

## Annual meeting notice

The annual meeting of the members will be held at 5:30 p.m. on March 20, 2025 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California.

## Elections

Three members of the Board of Directors will be elected at the annual meeting. Nominees recommended by the Nominating Committee are:

**Keely Bosler • Ting Lan Sun • Keri Thomas**

The number of qualified individuals nominated for the Board is not more than the number of positions to be elected. In accordance with our Bylaws, the Board of Directors has previously, without further action, declared that these nominees have each been elected effective as of March 20, 2025.

## Annual Report

The 2024 Annual Report will be available in hard copy at the Annual Meeting, and thereafter available to download from the Golden 1 website.

Write to the following address if you would like a printed copy of the most recent Annual Report:

### Golden 1 Credit Union

Attn: Senior Vice President, Community Impact  
and Public Relations Officer  
P.O. Box 15966  
Sacramento, CA 95852-0966

## For Golden 1 Business Members:

As a business entity, you may vote in person by designating one or more authorized voters. Please visit [golden1.com/businessauthorizedvoter](https://golden1.com/businessauthorizedvoter) for more information.

## A nationwide network of branches and free ATMs

More than 30,000 no-fee CO-OP ATMs and 5,000 CO-OP Shared Branches are available to you nationwide. You can use CO-OP Shared Branches for most routine transactions available at a Golden 1 branch.\* Check our online map at [Golden1.com/locator](https://Golden1.com/locator).

\*Transaction or service restrictions may apply.  
See our Fee Schedule for CO-OP Shared Branch Transaction charges.

## Thanks to you, our valued members

Everything we do is inspired by you. Empowering you and the California communities we serve with value-driven banking services and free educational resources has never been more rewarding.

We've received eight prestigious national recognitions this year from American Banker, Forbes, Newsweek, and TIME Magazine for excellence in service and commitment to inclusive culture.

Our latest accolades are from financial media powerhouse MONEY, which recognized Golden 1 in four categories, including:

- Best Banks and Credit Unions in California – **"Best Overall"** (2 years in a row)
- Best Banks and Credit Unions in the West – **"Best Credit Union"** (2 years in a row)
- Best Banks in America – **"Best for Seniors, Best Overall"** (3 years in a row)

In the process of selecting Golden 1, MONEY reviewed 300 of the largest US banking institutions, focusing on flagship accounts for everyday customers and factors like number of branches, ATM networks, and more.

## 4 tips to get 2025 off to a great start

The new year is a great time to take actionable steps toward reaching your goals and dreams. Consider these popular tips to improve your financial well-being in 2025.

1. Open or add to an IRA for a more secure future.
2. Consolidate high-interest debt to improve cash flow.
3. Deposit your tax refund into one of Golden 1's high-yield savings accounts to make your money work harder.
4. Refinance your mortgage to take advantage of lower interest rates.

Visit [golden1.com](https://golden1.com) to learn more, or drop by any Golden 1 branch any time you need assistance. We're here for you.

## Proxy notice

This Proxy Notice is provided to all members of Golden 1 Credit Union ("Golden 1") who have executed a Voting Proxy. Notice is hereby given that the nature of each matter or group of related matters on which the Voting Proxy may be voted by the Proxy Holder is as follows:

1. Election of Directors
2. Amendments of the Bylaws of Golden 1, except as prohibited by law
3. Any other matters which may properly arise at either the Annual Members' Meeting or any special meeting of the members. Notice of such matters shall be provided to the members in the notice of such meeting.

Please visit [Golden1.com/proxy](https://Golden1.com/proxy) for more information and to establish a Voting Proxy for your consumer account. For a business account, please visit [Golden1.com/businessproxy](https://Golden1.com/businessproxy) for more information and to establish a Voting Proxy for your business account.

## We offer scholarships for brighter futures

Receive up to \$20,000 for college



Spread the word! Applications for the Golden 1 Credit Union Scholarship Program are available and will be accepted through January 31, 2025 for the 2025-2026 school year.

Scholarships are awarded to students attending two-year and four-year nonprofit accredited colleges and universities in California, and are renewable annually for up to four years.

To date, we have awarded nearly \$4.5 million to 550 deserving students since 2013.

Students with questions on how to apply can join our live online "office hours" every Friday in January. For more information or to apply, please visit our website at [Golden1.com/scholarships](https://Golden1.com/scholarships).

\* \*Student or parent/guardian must be a Golden 1 member (listed as the Member/Owner of the account) as of January 31, 2025. Student recipients who applied as dependents and are not already Golden 1 members must open a Golden 1 membership as the primary account holder (member/owner) before the scholarship funds are disbursed.



## Exclusive member discounts - Just for you!

This tax season, get the biggest savings on tax prep services and expert tax help. Plus, as a member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.\*

- Get additional savings of up to 20% on TurboTax federal products.
- Get savings of up to \$25 on H&R Block professional tax preparation.



Scan the QR code to get your discounts and enter to win!

Visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org) for TurboTax and H&R Block offer disclaimers.

TurboTax Offer: Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2024. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service, and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

\*NO PURCHASE NECESSARY. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends April 15, 2025. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.

H&R Block Offer: Void if sold, purchased, or transferred and where prohibited. No cash value. Valid at participating U.S. offices only. A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2023 tax return. Discount valid only with or for preparation of an original 2024 personal income tax return. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other offer or promotion. Expires October 15, 2025. ©2024 HRB Tax Group, Inc.

## IRA withholding notice

Did you know that you can change your federal and/or state tax withholding elections for your IRA distributions at any time by notifying us in writing? If you do not make changes, your previous selections will remain in place. You are advised to seek advice from your tax professional and attorney.

To learn more about how our IRA products can help provide security in your retirement, visit [Golden1.com/accounts/IRA](https://Golden1.com/accounts/IRA).

Holiday hours, visit [Golden1.com/aboutus/holidays](https://Golden1.com/aboutus/holidays)



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