

Golden 1 NEWS

A GOLDEN 1 CREDIT UNION PUBLICATION
MAY 2015

CAR SALES EXPECTED TO RISE IN 2015 GOLDEN 1 HAS THE FINANCING YOU NEED

National Automobile Dealers Association projects that 2015 will be a great year for car sales—they're expected to be on the rise. With just a few short months into the year, dealers have already seen a huge jump compared to this time last year for some makes and models.

Why? Experts say it's because employment and wages are rising, interest rates continue to be low, and gas prices are falling. Additionally, with rising car sales, dealerships would need to ramp up their incentive programs, making it more attractive for first-time buyers to purchase¹.

Auto Loans with Golden 1

It's a great time to buy in 2015 and get an auto loan from Golden 1. Our auto loans offer low rates and unbeatable service. With a Golden 1 Auto Loan, you get:

- Rates as low as **2.79% APR²** for a new or used vehicle
- Up to 100% financing, including tax, title, and license³
- A no-pressure, no-haggle buying experience with the **Golden 1 Discount Auto Pricing Program**

If you're not in the market for a new car, but are ready to explore the great outdoors this summer, Golden 1 is your solution. We offer low rates on RVs and motorcycles, too.

To apply, go to golden1.com/autoloans or visit any branch today.

¹ Source: NADA.org. ² Annual percentage rate (APR). All loans subject to approval. Rates, terms, and conditions are subject to change and may vary depending on credit history, collateral conditions, or qualifications. ³ Available for qualified applicants.

INVESTING IN OUR FUTURE GOLDEN 1 CREDIT UNION SCHOLARSHIP WINNERS

Each year, Golden 1 invests in an array of California's future leaders by awarding scholarships to students who display initiative to succeed through academics, extracurricular activities, and community involvement.

From engineers to bio-scientists, mathematicians to creative studies majors, business majors to medicine, scholarship recipients represent future industry leaders as diverse as California itself.

Launched in 2012, the scholarship program was developed as one more way Golden 1 invests in the communities we serve. Awards support students heading to two- and four-year accredited colleges and universities in California. They are renewable for up to four years—totaling approximately \$400,000 to 33 winners.



Application details for Golden 1 Credit Union Scholarships for the 2016-17 academic year will be posted at golden1.com/scholarships in October 2015. Don't forget to check back then to find out more!



IT'S OFFICIAL

CREDIT UNIONS SAVE YOU MORE MONEY

Where can you find a checking account with low or no fees? You guessed it—a credit union.

According to a March article in *Money Magazine*^{*}, a way to avoid “annoying” and “expensive” checking account fees is to simply move your money to a credit union. **Bankrate.com**, a leading resource for banking data, conducted a survey in 2014 and found that 72% of America’s largest credit unions still offer a free checking account product. That’s a far cry from the 36% of big retail banks that offer the same free checking account—down from 65% five years ago.

The article also outlines that even when credit unions do impose fees on checking, they are about half of what traditional banks charge and are often waived with the enrollment of an additional service like e-statements or direct deposit.

Money Magazine’s article validates Golden 1’s approach to bring financial solutions that offer value and enhance the financial well-being of our membership. And we’re proud to say that one of the many ways we do that is through low- and no-fee products and services like our Free Checking account.

* To find the referenced article, go to: time.com/money/3726738/where-to-find-free-checking.

HOLIDAYS

You can still visit us at **golden1.com** or on our Golden 1 mobile app, anytime. Our lost, stolen, and fraud departments are available 24/7 at 1-855-345-8035.

Golden 1 branches and our Member Service Contact Center will be closed:

- Monday, May 25 - Memorial Day



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Equal Housing Opportunity

PLANNING A TRIP TO A CALIFORNIA ATTRACTION

GET MEMBERS-ONLY DISCOUNTS AT GOLDEN 1

California has lots of great attractions. Why not take advantage of discounts available to Golden 1 members! **We offer special discounts for members who enroll or are enrolled in Golden 1 OnlineSM**, our convenient Online and Mobile Banking service. Discounted theme parks and attractions include:

- Six Flags® Discovery Kingdom in Vallejo
- Disneyland® in Anaheim
- Universal Studios Hollywood™
- LEGOLAND® California Resort in Carlsbad
- The Monterey Bay Aquarium
- The San Diego Zoo and Safari Park
- And many more!

So, if you’re planning on a weekend getaway to a theme park or attraction this summer, remember to check out Golden 1’s exclusive discounts.

To enroll in Golden 1 Online, visit **golden1.com** and select “Sign up Now.” Once you’re signed up, choose the “Member Discounts” link on the “Self Services” page.

GOING OUT OF TOWN

LET US KNOW, BEFORE YOU GO

If you’re planning a trip out of town and expect to use your Golden 1 credit or debit card, let us know ahead of time. When you do, we can safeguard your account while you’re gone, making sure your card isn’t used without your authorization, protecting you from fraud, and providing you with the most exceptional service possible—no matter where you are.

You can send us a secure message via Golden 1 Online to tell us about your travel plans by signing on, choosing the “Messages” tab, and clicking on “Send Us a Message” for debit cards. For credit cards, click on your credit card account, then “Account Services”, then “Travel Center.” Or call our Member Service Contact Center at **1-877-GOLDEN 1 (1-877-465-3361)**.



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