



P.O. BOX 15966
SACRAMENTO, CA 95852-0966

Periodic Account Statement

Account Number: 0001034996
Account Name: General

Member Name: SHEILA RHEA BRANDON
Joint Owner: VICTOR SCOTT BRANDON

Setup Direct Deposit and Automatic Payments using
Routing # 321175261.

SHEILA RHEA BRANDON
6025 CHAMPAGNE LN
PASO ROBLES, CA 93446-6322



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Savings (00)

Account Summary

Date	Description	Amount
03/01/2024	Beginning Balance	\$1.00
	Deposit(s) This Period	\$0.00
	Withdrawal(s) This Period	\$0.00
03/31/2024	Ending Balance	\$1.00
	Dividends to be Paid on 04/01/2024	\$0.00
	Dividends Paid to you in 2024 on Suffix 00	\$0.00

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
03/01/2024		Beginning Balance			1.00
03/31/2024		Ending Balance			1.00

Overdraft and Returned Item Fees

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Free Checking (09) Book No. 70476462

Account Summary

Date	Description	Amount
03/01/2024	Beginning Balance	\$2,674.66
	Deposit(s) This Period	\$8,756.61
	Withdrawal(s) This Period	\$5,700.59
03/31/2024	Ending Balance	\$5,730.68
	Dividends Paid to you in 2024 on Suffix 09	\$0.00

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
03/01/2024		Beginning Balance			2,674.66

ERROR RESOLUTION RIGHTS

Billing-Error Rights (Golden Reserve, Golden Line, and Cash Reserve Lines of Credit only)

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Golden 1 Credit Union

P.O. Box 15966, Sacramento, CA 95852-0966

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Electronic Fund Transfers Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers call us at **1-877-GOLDEN 1 (1-877-465-3361)** or write us at P.O. Box 15966 Sacramento, CA 95852-0966 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

BALANCING YOUR CHECKING ACCOUNT

1. Go over your register and denote all checks, withdrawals, ATM transactions, deposits, dividends paid, automatic transfers or other debits or credits listed on this statement. Make sure that your register shows any service charges, automatic payments, or transactions through Golden 1 Online Banking that were performed during this statement period.
2. On the table, list any outstanding checks, ATM withdrawals, debit card transactions, payments, or any other withdrawals which are listed in your register but are not shown on this statement.
3. Enter the ending balance on this statement. \$ _____
4. Add any deposits listed in your register or transfers into your account which are not shown on this statement. \$ _____
5. Calculate the subtotal. (Step 3 Plus Step 4) \$ _____
6. Enter the total outstanding checks and withdrawals from the table. \$ _____
7. Calculate the ending balance (Step 5 Minus Step 6). This amount should be the same as the current balance shown in your check register. \$ _____

OUTSTANDING ITEMS			
Item	Amount	Item	Amount
		TOTAL	

Free Checking (09) Book No. 70476462 (continued)

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
03/01/2024		Withdrawal LOWE'S #2730 0 LOWE'S #2730 PASO ROBLES CA US	-8.66		2,666.00
03/01/2024		Withdrawal 160 NIBLICK RD 0 HABOR FREIGHT TO PASO ROBLES CA US	-12.60		2,653.40
03/01/2024	03/02/2024	Withdrawal Prime Video Channel 0 Prime Video Chan amzn.com/billWA US	-6.99		2,646.41
03/01/2024	02/29/2024	Withdrawal SP145 EL PASO SELF 0 SP145 EL PASO SE PASO ROBLES CA US	-144.00		2,502.41
03/02/2024	02/29/2024	Withdrawal PROPAY*Theater Driv 0 PROPAY*Theater D 949-2997404 CA US	-99.00		2,403.41
03/02/2024	03/01/2024	Withdrawal DOTERRA*INT USA 0 DOTERRA*INT USA 800-411-8151 UT US	-47.75		2,355.66
03/02/2024	03/01/2024	Withdrawal FAMILY OPTOMETRIC 0 FAMILY OPTOMETRI PASO ROBLES CA US	-178.00		2,177.66
03/02/2024	03/01/2024	Withdrawal AMZN Mktp US*RZ2BI4 0 AMZN Mktp US*RZ2 Amzn.com/billWA US	-32.16		2,145.50
03/05/2024		Withdrawal-ACH-A-1570489 FRANCHISE TAX BO (PAYMENTS)	-120.00		2,025.50
03/05/2024		Withdrawal STATE FARM INSURAN 0 STATE FARM INSU 800-956-6310 IL US	-161.19		1,864.31
03/07/2024		Withdrawal-ACH-A-1450890 LENDINGPOINT LLC (PAYMENT) LAI00832690 LPT29060666	-328.71		1,535.60
03/07/2024	03/06/2024	Withdrawal STATE FARM INSURAN 0 STATE FARM INSU 800-956-6310 IL US	-372.13		1,163.47
03/07/2024		Withdrawal #2008	-400.00		763.47
03/08/2024	03/07/2024	Withdrawal CKE*STREET SIDE ALE 0 CKE*STREET SIDE PASO ROBLES CA US	-27.38		736.09
03/08/2024		Withdrawal #5532	-225.00		511.09
03/12/2024		Withdrawal APPLE.COM/BILL 0 APPLE.COM/BILL 866-712-7753 CA US	-0.99		510.10
03/14/2024		Withdrawal-ACH-A-670654 DISCOVER (E-PAYMENT)	-203.00		307.10
03/14/2024		Withdrawal #5533	-109.56		197.54
03/15/2024		Checking Deposit		148.94	346.48
03/15/2024		Withdrawal DiscoveryPlus 0 DiscoveryPlus New YoNY US	-4.99		341.49
03/15/2024	03/14/2024	Withdrawal PACIFIC EYE 0 PACIFIC EYE SAN LUIS OBISCA US	-15.00		326.49
03/16/2024		Withdrawal SQ *HARMONY VALLEY 0 SQ *HARMONY VALL San Luis ObisCA US	-22.27		304.22
03/17/2024		Withdrawal SMART AND FINAL 0 SMART AND FINAL PASO ROBLES CA US	-120.75		183.47
03/18/2024		Withdrawal 2800 RIVERSIDE AVE 0 TRACTOR SUPPLY C PASO ROBLES CA US	-8.69		174.78
03/20/2024	03/21/2024	Checking Deposit-ACH-A-1470138 BRB Bestegg (LOAN)		5,460.60	5,635.38
03/20/2024		Withdrawal #2009	-315.09		5,320.29
03/22/2024	03/21/2024	Withdrawal JOSEPH D BETTENCOUR 0 JOSEPH D BETTENC PASO ROBLES CA US	-15.00		5,305.29
03/22/2024		Withdrawal-ACH-A-992584 CAPITAL ONE (ONLINE PMT)	-305.00		5,000.29
03/22/2024		Withdrawal 1441 Spring Street 0 Third Base Marke Paso Robles CA US	-50.00		4,950.29
03/22/2024		Withdrawal #2010	-1,750.00		3,200.29
03/23/2024		Withdrawal NETFLIX COM 0 NETFLIX COM LOS GATOS CA US	-22.99		3,177.30
03/25/2024		Withdrawal 2445 GOLDEN HILL RD 0 LOWE'S #2730 PASO ROBLES CA US	-56.68		3,120.62
03/25/2024		Withdrawal JD ESTATE SALES 0 JD ESTATE SALES 805-610-6588 CA US	-51.98		3,068.64

Free Checking (09) Book No. 70476462 (continued)

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
03/25/2024	03/26/2024	Withdrawal Prime Video Channel 0 Prime Video Chan amzn.com/billWA US	-5.99		3,062.65
03/26/2024	03/25/2024	Withdrawal AMZN Mktp US*RH1CI7 0 AMZN Mktp US*RH1 Amzn.com/billWA US	-104.00		2,958.65
03/27/2024	03/29/2024	Checking Deposit-ACH-1089370 PUB EMP RET SYS (RET BENFT)		3,147.07	6,105.72
03/28/2024		Withdrawal SXM*SIRIUSXM.COM/AC 0 SXM*SIRIUSXM.COM 888-635-5144 NY US	-26.12		6,079.60
03/28/2024		Withdrawal Hulu 877-8244858 CA 0 Hulu 877-8244858 HULU.COM/BILLCA US	-7.99		6,071.61
03/29/2024	03/28/2024	Withdrawal AMZN Mktp US*RA4111 0 AMZN Mktp US*RA4 Amzn.com/billWA US	-40.73		6,030.88
03/30/2024		Withdrawal Amazon Prime*LM42W7 0 Amazon Prime*LM4 Amzn.com/billWA US	-16.08		6,014.80
03/30/2024	03/29/2024	Withdrawal SP145 EL PASO SELF 0 SP145 EL PASO SE PASO ROBLES CA US	-130.00		5,884.80
03/31/2024	03/30/2024	Withdrawal DORNS BREAKERS CAFE 0 DORNS BREAKERS C MORRO BAY CA US	-100.00		5,784.80
03/31/2024	03/29/2024	Withdrawal PASO ROBLES BREW CO 0 PASO ROBLES BREW PASO ROBLES CA US	-54.12		5,730.68
03/31/2024		Ending Balance			5,730.68

5 Check(s) Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
2008	03/07/2024	\$400.00	2009	03/20/2024	\$315.09	2010	03/22/2024	\$1,750.00
5532*	03/08/2024	\$225.00	5533	03/14/2024	\$109.56			


* Indicates skipped check number

Overdraft and Returned Item Fees

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$20.00
Total Returned Item Fees	\$0.00	\$0.00

YTD Tax Summary

YEAR-TO-DATE: INFORMATION FOR TAX PURPOSES:	
Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)	\$0.00



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000000070476462

VICTOR SCOTT BRANDON
SHEILA BRANDON
6025 CHAMPAGNE LN
PASO ROBLES, CA 93448-0322

2008
96-7026211

3-6-2024

Pay to the Order of Acct # 8002381854 - Sheila Brandon \$ 400.00
Four hundred and no/100 Dollars

Golden1 goldent.com
Credit Union

For pipell loan Sheila Brandon

⑆3221175261⑆ 0070476462⑈ 2008

#2008 03/07/2024 \$400.00

ENDORSE HERE

CHECK BOX FOR MOBILE FEMOTE DEPOSIT

For Deposit Only
Pacific Premier Bank

#2008 03/07/2024 \$400.00

VICTOR SCOTT BRANDON
SHEILA BRANDON
6025 CHAMPAGNE LN
PASO ROBLES, CA 93448-0322

2009
96-7026211

3-19-2024

Pay to the Order of Acct # 8002381854 - Sheila Brandon \$ 315.09
Three hundred fifteen and 09/100 Dollars

Golden1 goldent.com
Credit Union

For 2018 ins Sheila Brandon

⑆3221175261⑆ 0070476462⑈ 2009

#2009 03/20/2024 \$315.09

ENDORSE HERE

CHECK BOX FOR MOBILE FEMOTE DEPOSIT

For Deposit Only
Pacific Premier Bank

#2009 03/20/2024 \$315.09

VICTOR SCOTT BRANDON
SHEILA BRANDON
6025 CHAMPAGNE LN
PASO ROBLES, CA 93448-0322

2010
96-7026211

3-21-2024

Pay to the Order of Sheila Brandon (acct 8002381854) \$ 1750.00
One thousand seven hundred fifty and 00/100 Dollars

Golden1 goldent.com
Credit Union

For 2018 ins Sheila Brandon

⑆3221175261⑆ 0070476462⑈ 2010

#2010 03/22/2024 \$1,750.00

ENDORSE HERE

CHECK BOX FOR MOBILE FEMOTE DEPOSIT

For Deposit Only
Pacific Premier Bank

#2010 03/22/2024 \$1,750.00

Account: 308560 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$225.00
7526211

Please Direct Any Questions To
(800) 578-4332
THE GOLDEN 1 CREDIT UNION

0000005832
March 07, 2024

Pay: TWO HUNDRED TWENTY FIVE AND 00/100 DOLLARS \$ *****225.00

TO: SAN MIGUEL GARAGE
THE ORDER OF: PO BOX 248
SAN MIGUEL, CA 93451-0248

Void After 180 DAYS
Signature On File
This check has been authorized by your depositor

⑆005533⑆ ⑆3221175261⑆ 70476462⑈

#5532 03/08/2024 \$225.00

ENDORSE HERE

CHECK BOX FOR MOBILE FEMOTE DEPOSIT

⑆0307365002⑆18990 ARB 122244333 TLR# 0000403

#5532 03/08/2024 \$225.00

Account: 1037 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$109.56
7526211

Please Direct Any Questions To
(800) 578-4332
THE GOLDEN 1 CREDIT UNION

0000005833
March 07, 2024

Pay: ONE HUNDRED NINE AND 56/100 DOLLARS \$ *****109.56

TO: SURENET COMMUNICATIONS
THE ORDER OF: PO BOX 68051
SCOTT'S VALLEY, CA 95067-8851

Void After 180 DAYS
Signature On File
This check has been authorized by your depositor

⑆005533⑆ ⑆3221175261⑆ 70476462⑈

#5533 03/14/2024 \$109.56

ENDORSE HERE

⑆0132024 02-46 PM PDT 9002009⑆
00013081684592187910002 USIB -⑆01000022⑆
03132024 02-46 PM PDT 309400045420052

#5533 03/14/2024 \$109.56

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Grand Opening of Financial Resource Center in Del Paso Heights

Golden 1 recently celebrated the grand opening of our first-ever Financial Resource Center in Sacramento's Del Paso Heights neighborhood.

"Golden 1 is proud to officially open our first-ever Financial Resource Center as part of our commitment to being a present and accessible financial partner to the Del Paso Heights community," said Golden 1 President and CEO Donna Bland. "It's much more than a branch as members will receive expert guidance and support on their path to financial well-being."

It serves as a one-stop shop for financial education and services, providing:

- Financial workshops
- One-on-one coaching
- Convenient local banking services

It's part of our \$10 million commitment to support key organizations and projects in the community.

The Financial Resource Center is located inside the Greater Sacramento Urban League Empowerment Center at 3725 Marysville Blvd. in Sacramento. Residents interested in attending a Financial Education workshop at the location should register online. For more information, visit golden1.com/delpasoheights.

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.

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

Expecting a tax refund? Grow it in a high-yield account!

Hurray for tax refunds! According to the IRS, the average refund last year was \$3,167 ("2023 Filing Season Statistics - Individual Income Tax Returns" on [irs.gov](https://www.irs.gov)).

If you're expecting a refund this year, how do you plan to use it? Paying off debt is a popular and prudent option. Another smart choice is to grow your refund in a high-yield savings account at Golden 1.

Choose the account that meets your needs.



If you have \$500 or more and can leave your funds alone for a specified time, our **Term Savings Certificates** offer our highest rates of return.



For easy access to your cash while earning a competitive rate, consider **Money Market Savings**. The minimum opening deposit is just \$100, and you can add or withdraw funds anytime without penalties. And with its tiered rate, your earnings increase as your balance grows.



If you regularly keep a higher balance in your checking account, our **MarketRate CheckingSM** account offers the higher earnings of a savings account with the flexibility of a checking account. The minimum opening deposit is \$25, and the account earns dividends with a minimum daily balance of \$1,000.

It's your tax refund! So save it or spend it – however you see fit!

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.

Spring Savings with your Golden 1 Credit Card

Imagine taking that road trip to see the stunning bloom of California poppies or leisurely taking a guided tour of city murals under the warm California sun. By making your Golden 1 credit card your go-to for Spring activities, you can enjoy everyday low rates.

No matter which Golden 1 card you choose, it seamlessly syncs with your favorite mobile wallets

- Google Pay®
- Apple Pay®
- Samsung Pay®

Need to spruce up the kids' room? Just tap your phone at the home improvement store and check out with that can of lilac paint in a snap!

Our low rates make purchases and balance transfers stress-free. Plus, as a Golden 1 card holder, you have ultimate peace of mind on all purchases with zero liability* for fraudulent charges when reported promptly. Savor the season and keep your wallet smiling.

*Golden 1 provides zero fraud liability for unauthorized transactions on your card when promptly reported. Certain conditions and limitations may apply. See your Credit Card Account Agreement for additional information.

Important Annual Notice for Members with TruStage Group Credit Life/ Credit Disability Insurance.

TruStage Financial Group® provides the following notice regarding the pre-existing exclusion provision on open-end loans with Credit Life/Credit Disability as required annually by the California Department of Insurance.

California Notice: This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.



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.

Visit 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 2023. Discount applies to TurboTax federal products only. 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 as of December 31, 2023. Ends April 15, 2024. 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 2022 tax return. Discount valid only with or for preparation of an original 2023 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, 2024. ©2024 HRB Tax Group, Inc.

Women, Money & Power: Financial Strategies.

Join us for a special financial planning seminar for women, presented in conjunction with Allianz Life Financial Services, LLC.

Live Seminar: April 10, 2024 12 p.m. PDT
Scott's Seafood Roundhouse in Folsom, California

Online Webinar: April 11, 2024 12 p.m. PDT
Sign up today at golden1.com/our-community/events.

For our holiday hours,
please visit
golden1.com/aboutus/holidays



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