



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
04/01/2024	<b>Beginning Balance</b>	<b>\$1.00</b>
	Deposit(s) This Period	\$0.00
	Withdrawal(s) This Period	\$0.00
04/30/2024	<b>Ending Balance</b>	<b>\$1.00</b>
	Dividends to be Paid on 05/01/2024	\$0.00
	Dividends Paid to you in 2024 on Suffix 00	\$0.00

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
04/01/2024		Beginning Balance			1.00
04/30/2024		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
04/01/2024	<b>Beginning Balance</b>	<b>\$5,730.68</b>
	Deposit(s) This Period	\$3,122.42
	Withdrawal(s) This Period	\$5,654.08
04/30/2024	<b>Ending Balance</b>	<b>\$3,199.02</b>
	Dividends Paid to you in 2024 on Suffix 09	\$0.00

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
04/01/2024		Beginning Balance			5,730.68

## 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
<b>TOTAL</b>			

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

### Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
04/01/2024		Withdrawal-ACH-A-1077711 MORTGAGE SERV CT (MTG PAYMT)	-2,500.00		3,230.68
04/01/2024		Withdrawal Prime Video Channel 0 Prime Video Chan amzn.com/billWA US	-4.74		3,225.94
04/03/2024	04/01/2024	Withdrawal PPY*Theater Drive S 0 PPY*Theater Driv 949-2997404 CA US	-169.00		3,056.94
04/03/2024		Withdrawal Lemos Feed & Pet Su 0 Lemos Feed & Pet Paso Robles CA US	-56.54		3,000.40
04/03/2024		Withdrawal #5530	-216.26		2,784.14
04/04/2024		Withdrawal ZELLE MONEY TRANSFER 04APR ZELLE W/D - ZELLE TO Investmnt,RNSS	-500.00		2,284.14
04/04/2024		Withdrawal AMZN Mktp US*RQ8AI1 0 AMZN Mktp US*RQ8 Amzn.com/billWA US	-4.16		2,279.98
04/04/2024		Withdrawal STATE FARM INSURAN 0 STATE FARM INSU 800-956-6310 IL US	-161.19		2,118.79
04/05/2024		Withdrawal-ACH-A-1570489 FRANCHISE TAX BO (PAYMENTS)	-120.00		1,998.79
04/05/2024	04/04/2024	Withdrawal AMZN Mktp US*FW3CU6 0 AMZN Mktp US*FW3 Amzn.com/billWA US	-26.78		1,972.01
04/08/2024		Withdrawal-ACH-A-1450890 LENDINGPOINT LLC (PAYMENT) LAI00832690 LPT29452085	-328.71		1,643.30
04/08/2024		Withdrawal AMZN Mktp US*HB7GA4 0 AMZN Mktp US*HB7 Amzn.com/billWA US	-32.16		1,611.14
04/08/2024		Withdrawal AMZN MKTP US*TV24D9 0 AMZN MKTP US*TV2 SEATTLE WA US	-38.33		1,572.81
04/09/2024		Withdrawal SXM*SIRIUSXM.COM/AC 0 SXM*SIRIUSXM.COM 888-635-5144 NY US	-203.81		1,369.00
04/09/2024		Withdrawal #5531	-109.56		1,259.44
04/10/2024		Withdrawal-ACH-A-137319 IRS (USATAXPYMT)	-400.00		859.44
04/11/2024		Withdrawal Wal-Mart Store 0 WAL-MART #2099 PASO ROBLES CA US	-16.93		842.51
04/11/2024		Withdrawal AMZN Mktp US*ZF0L73 0 AMZN Mktp US*ZF0 Amzn.com/billWA US	-25.73		816.78
04/12/2024		Withdrawal-ACH-A-1407060 Credit One Bank (Payment)	-100.00		716.78
04/12/2024		Withdrawal-ACH-A-670654 DISCOVER (E-PAYMENT)	-200.00		516.78
04/13/2024	04/12/2024	Withdrawal APPLE.COM/BILL 0 APPLE.COM/BILL 866-712-7753 CA US	-0.99		515.79
04/14/2024		Withdrawal THE HOME DEPOT #103 0 THE HOME DEPOT # ATASCADERO CA US	-38.04		477.75
04/15/2024		Withdrawal DiscoveryPlus 0 DiscoveryPlus New YoNY US	-4.99		472.76
04/16/2024	04/15/2024	Withdrawal AMZN Mktp US*0G3WX7 0 AMZN Mktp US*0G3 Amzn.com/billWA US	-36.19		436.57
04/16/2024		Checking Deposit SXM*SIRIUSXM.COM/AC 0 SXM*SIRIUSXM.COM 888-635-5144 NY US		70.60	507.17
04/17/2024	04/16/2024	Withdrawal JOSEPH D BETTENCOUR 0 JOSEPH D BETTENC PASO ROBLES CA US	-15.00		492.17
04/22/2024		Withdrawal-ACH-A-1398101 Best Egg (PAYMENT)	-244.92		247.25
04/23/2024		Withdrawal NETFLIX COM 0 NETFLIX COM LOS GATOS CA US	-22.99		224.26
04/26/2024	04/25/2024	Withdrawal PACIFIC EYE 0 PACIFIC EYE SAN LUIS OBISCA US	-15.00		209.26
04/28/2024		Withdrawal HULU 0 HULU SANTA MONICA CA US	-7.99		201.27
04/29/2024	05/01/2024	Checking Deposit-ACH-1089370 PUB EMP RET SYS (RET BENFT)		3,051.82	3,253.09

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

### Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
04/29/2024		Withdrawal SMART AND FINAL 0 SMART AND FINAL PASO ROBLES CA US	-54.07		3,199.02
04/30/2024		Ending Balance			3,199.02

### 2 Check(s) Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
5530	04/03/2024	\$216.26	5531	04/09/2024	\$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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**Golden1**  
Credit Union

Insured by NCUA

# Golden1 Cleared Check Images

0000000070476462

Account: 308560 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$216.26  
 70292411  
 Please Direct Any Questions To  
 (800) 278-6302  
 THE GOLDEN 1 CREDIT UNION 0000005530  
 April 02, 2024  
 THE GOLDEN 1 CREDIT UNION  
 1100 9052 07th St. 2025 3630 8100000000 1100000000  
 Pay TWO HUNDRED SIXTEEN AND 26/100 DOLLARS \$\*\*\*\*\*216.26  
 TO THE ORDER OF SAN MIGUEL GARBAGE  
 PO BOX 249  
 SAN MIGUEL, CA 92461-0249  
 Void After 180 DAYS  
 Signature On File  
 This check has been authorized  
 by your depositor  
 #005530 123456789010 70476462

596462974  
 00013291534652187910003 US\$ 216.26  
 04082024 03:42 PM PDT 303490406760016  
 PAY TO THE ORDER OF  
 THE DEPOSITARY BANK  
 SURFNET COMMUNICATIONS  
 SCOTT'S VALLEY, CA 95087-8831  
 #5530 04/03/2024 \$216.26

Account: 1037 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$109.56  
 70292411  
 Please Direct Any Questions To  
 (800) 278-6302  
 THE GOLDEN 1 CREDIT UNION 0000005531  
 April 02, 2024  
 THE GOLDEN 1 CREDIT UNION  
 1100 9052 07th St. 2025 3630 8100000000 1100000000  
 Pay ONE HUNDRED NINE AND 56/100 DOLLARS \$\*\*\*\*\*109.56  
 TO THE ORDER OF SURFNET COMMUNICATIONS  
 PO BOX 8831  
 SCOTT'S VALLEY, CA 95087-8831  
 Void After 180 DAYS  
 Signature On File  
 This check has been authorized  
 by your depositor  
 #005531 123456789010 70476462

590927186  
 00013291534652187910003 US\$ 109.56  
 04082024 03:42 PM PDT 303490406760016  
 PAY TO THE ORDER OF  
 THE DEPOSITARY BANK  
 SURFNET COMMUNICATIONS  
 SCOTT'S VALLEY, CA 95087-8831  
 #5531 04/09/2024 \$109.56

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## NOTICE – GRACE PERIOD CHANGE AT CERTIFICATE MATURITY/RENEWAL

### TERM-SAVINGS CERTIFICATE AND 12-MONTH TERM-SAVINGS IRA CERTIFICATE

**Effective April 1, 2024** – You will have a grace period of fourteen (14) calendar days after the date of maturity and automatic renewal to withdraw the funds in the account without being charged an early withdrawal penalty.

Previous Grace Period	Revised Effective April 1, 2024
Seven (7) calendar days	Fourteen (14) calendar days

Thank you for being a valued member and putting your trust in us!

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