



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        |
|------------|--|---------------|
| 05/01/2024 | <b>Beginning Balance</b>                   | <b>\$1.00</b> |
|            | Deposit(s) This Period                     | \$0.00        |
|            | Withdrawal(s) This Period                  | \$0.00        |
| 05/31/2024 | <b>Ending Balance</b>                      | <b>\$1.00</b> |
|            | Dividends to be Paid on 06/01/2024         | \$0.00        |
|            | Dividends Paid to you in 2024 on Suffix 00 | \$0.00        |

### Account Activity

| Post Date  | Effective Date | Description       | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------|----------------|-------------------|------------------|---------------|--------------|
| 05/01/2024 |                | Beginning Balance |                  |               | 1.00         |
| 05/31/2024 |                | 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            |
|------------|--|-------------------|
| 05/01/2024 | <b>Beginning Balance</b>                   | <b>\$3,199.02</b> |
|            | Deposit(s) This Period                     | \$4,438.76        |
|            | Withdrawal(s) This Period                  | \$4,676.23        |
| 05/31/2024 | <b>Ending Balance</b>                      | <b>\$2,961.55</b> |
|            | Dividends Paid to you in 2024 on Suffix 09 | \$0.00            |

### Account Activity

| Post Date  | Effective Date | Description       | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------|----------------|-------------------|------------------|---------------|--------------|
| 05/01/2024 |                | Beginning Balance |                  |               | 3,199.02     |

**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 |
|                   |        |              |        |
|                   |        |              |        |
|                   |        |              |        |
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|                   |        |              |        |
|                   |        |              |        |
|                   |        |              |        |
|                   |        |              |        |
|                   |        | <b>TOTAL</b> |        |

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

### Account Activity

| Post Date  | Effective Date | Description   | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|------------|----------------|---|------------------|---------------|--------------|
| 05/02/2024 | 05/01/2024     | Withdrawal SP145 EL PASO SELF 0 SP145 EL PASO SE PASO ROBLES CA US          | -144.00          |               | 3,055.02     |
| 05/03/2024 | 05/01/2024     | Withdrawal PPY*Theater Drive S 0 PPY*Theater Driv 949-2997404 CA US         | -183.00          |               | 2,872.02     |
| 05/03/2024 |                | Checking Deposit  |                  | 1,000.00      | 3,872.02     |
| 05/04/2024 |                | Withdrawal STATE FARM INSURAN 0 STATE FARM INSU 800-956-6310 IL US          | -161.19          |               | 3,710.83     |
| 05/06/2024 |                | Withdrawal-ACH-A-1570489 FRANCHISE TAX BO (PAYMENTS)                        | -120.00          |               | 3,590.83     |
| 05/06/2024 |                | Withdrawal-ACH-A-1407060 Credit One Bank (Payment)                          | -100.00          |               | 3,490.83     |
| 05/06/2024 |                | Withdrawal #5534  | -216.26          |               | 3,274.57     |
| 05/06/2024 |                | Withdrawal #2011  | -2,000.00        |               | 1,274.57     |
| 05/07/2024 |                | Withdrawal-ACH-A-1450890 LENDINGPOINT LLC (PAYMENT) LAI00832690 LPT29829009 | -328.71          |               | 945.86       |
| 05/07/2024 |                | Withdrawal #5535  | -109.56          |               | 836.30       |
| 05/10/2024 |                | Withdrawal-ACH-A-137319 IRS (USATAXPYMT)                                    | -400.00          |               | 436.30       |
| 05/12/2024 |                | Withdrawal APPLE.COM/BILL 0 APPLE.COM/BILL 866-712-7753 CA US               | -0.99            |               | 435.31       |
| 05/14/2024 |                | Withdrawal #2012  | -60.00           |               | 375.31       |
| 05/15/2024 |                | Withdrawal DiscoveryPlus 0 DiscoveryPlus New YoNY US                        | -4.99            |               | 370.32       |
| 05/15/2024 |                | Withdrawal #2013  | -200.00          |               | 170.32       |
| 05/17/2024 |                | Checking Deposit-ACH-A-1218243 VENMO (CASHOUT)                              |                  | 355.00        | 525.32       |
| 05/21/2024 |                | Withdrawal-ACH-A-1398101 Best Egg (PAYMENT)                                 | -244.92          |               | 280.40       |
| 05/22/2024 |                | Withdrawal #2014  | -240.00          |               | 40.40        |
| 05/23/2024 |                | Withdrawal NETFLIX 0 NETFLIX LOS GATOS CA US                                | -22.99           |               | 17.41        |
| 05/25/2024 | 05/26/2024     | Withdrawal Prime Video Channel 0 Prime Video Chan amzn.com/billWA US        | -5.99            |               | 11.42        |
| 05/28/2024 |                | Withdrawal HULU 0 HULU SANTA MONICA CA US                                   | -7.99            |               | 3.43         |
| 05/29/2024 | 05/31/2024     | Checking Deposit-ACH-1089370 PUB EMP RET SYS (RET BENFT)                    |                  | 3,083.76      | 3,087.19     |
| 05/30/2024 |                | Withdrawal Amazon Prime*NB7KY9 0 Amazon Prime*NB7 Amzn.com/billWA US        | -16.08           |               | 3,071.11     |
| 05/31/2024 |                | Withdrawal #5537  | -109.56          |               | 2,961.55     |
| 05/31/2024 |                | Ending Balance  |                  |               | 2,961.55     |

### 7 Check(s) Cleared

| Check Nbr | Date       | Amount     | Check Nbr | Date       | Amount   | Check Nbr | Date       | Amount   |
|-----------|------------|------------|-----------|------------|----------|-----------|------------|----------|
| 2011      | 05/06/2024 | \$2,000.00 | 2012      | 05/14/2024 | \$60.00  | 2013      | 05/15/2024 | \$200.00 |
| 2014      | 05/22/2024 | \$240.00   | 5534*     | 05/06/2024 | \$216.26 | 5535      | 05/07/2024 | \$109.56 |
| 5537*     | 05/31/2024 | \$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<br>(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

000000070476462

**VICTOR SCOTT BRANDON**  
**SHEILA BRANDON**  
 6025 CHAMPAGNE LN  
 PASO ROBLES, CA 93448-8322  
 Date: 5-3-24 2011

Pay to the Order of: Acct # 8000381684 - Sheila Brandon \$ 2000.00  
Two Thousand and 00/100 Dollars

**Golden1** Credit Union  
 golden1.com

For: Sheila Brandon

#2011 05/06/2024 \$2,000.00

ENCLOSURE HERE

CHECK BOX FOR MOBILE DEPOSIT  
 (Requires a valid PIN and a camera-enabled mobile device)

**For Deposit Only**  
**Pacific Premier Bank**

#2011 05/06/2024 \$2,000.00

**VICTOR SCOTT BRANDON**  
**SHEILA BRANDON**  
 6025 CHAMPAGNE LN  
 PASO ROBLES, CA 93448-8322  
 Date: 3-13-2024 2012

Pay to the Order of: Acct # 8000381684 Sheila Brandon \$ 60.00  
Sixty and 00/100 Dollars

**Golden1** Credit Union  
 golden1.com

For: Sheila Brandon

#2012 05/14/2024 \$60.00

ENCLOSURE HERE

CHECK BOX FOR MOBILE DEPOSIT  
 (Requires a valid PIN and a camera-enabled mobile device)

**For Deposit Only**  
**Pacific Premier Bank**

#2012 05/14/2024 \$60.00

**VICTOR SCOTT BRANDON**  
**SHEILA BRANDON**  
 6025 CHAMPAGNE LN  
 PASO ROBLES, CA 93448-8322  
 Date: 5-14-24 2013

Pay to the Order of: Acct # 8000381684 Sheila Brandon \$ 200.00  
Two hundred and 00/100 Dollars

**Golden1** Credit Union  
 golden1.com

For: PBE Sheila Brandon

#2013 05/15/2024 \$200.00

ENCLOSURE HERE

CHECK BOX FOR MOBILE DEPOSIT  
 (Requires a valid PIN and a camera-enabled mobile device)

**For Deposit Only**  
**Pacific Premier Bank**

#2013 05/15/2024 \$200.00

**VICTOR SCOTT BRANDON**  
**SHEILA BRANDON**  
 6025 CHAMPAGNE LN  
 PASO ROBLES, CA 93448-8322  
 Date: 5-21-2024 2014

Pay to the Order of: Acct # 8000381684 Sheila Brandon \$ 240.00  
Two hundred forty and 00/100 Dollars

**Golden1** Credit Union  
 golden1.com

For: CC Sheila Brandon

#2014 05/22/2024 \$240.00

ENCLOSURE HERE

CHECK BOX FOR MOBILE DEPOSIT  
 (Requires a valid PIN and a camera-enabled mobile device)

**For Deposit Only**  
**Pacific Premier Bank**

#2014 05/22/2024 \$240.00

Account: 308560 PLEASE POST THIS PAYMENT FOR OUR BESTIAL CUSTOMER \$216.26  
 75082911

Payee: SHEILA BRANDON  
 6025 CHAMPAGNE LN  
 PASO ROBLES, CA 93448-8322

Please Direct Any Questions To:  
 (800) 278-8902  
 THE GOLDEN 1 CREDIT UNION  
 May 02, 2024 0000005534

Pay: TWO HUNDRED SIXTEEN AND 26/100 DOLLARS \$\*\*\*\*\*216.26

TO THE ORDER OF: SAN MIGUEL GARBAJE  
 PO BOX 246  
 SAN MIGUEL, CA 93451-0249

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

#5534 05/06/2024 \$216.26

ENCLOSURE HERE

CHECK BOX FOR MOBILE DEPOSIT  
 (Requires a valid PIN and a camera-enabled mobile device)

**For Deposit Only**  
**Pacific Premier Bank**

#5534 05/06/2024 \$216.26

Account: 1037 PLEASE POST THIS PAYMENT FOR OUR BESTIAL CUSTOMER \$109.56  
 75082911

Payee: SHEILA BRANDON  
 6025 CHAMPAGNE LN  
 PASO ROBLES, CA 93448-8322

Please Direct Any Questions To:  
 (800) 278-8902  
 THE GOLDEN 1 CREDIT UNION  
 May 02, 2024 0000005535

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

TO THE ORDER OF: SURFNET COMMUNICATIONS  
 PO BOX 6831  
 SCOTT'S VALLEY, CA 95067-6831

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

#5535 05/07/2024 \$109.56

ENCLOSURE HERE

CHECK BOX FOR MOBILE DEPOSIT  
 (Requires a valid PIN and a camera-enabled mobile device)

**For Deposit Only**  
**Pacific Premier Bank**

#5535 05/07/2024 \$109.56

# Golden1 Cleared Check Images

0000000070476462

Account: 1037 \$109.56  
 PLEASE POST THE PAYMENT FOR OUR MUTUAL CUSTOMER 7260211

Please Direct Any Questions To  
 THE GOLDEN 1 CREDIT UNION 000005537

THE GOLDEN 1 CREDIT UNION May 31, 2024

Pay **ONE HUNDRED NINE AND 56/100** DOLLARS

TO THE ORDER OF **SUNNET COMMUNICATIONS** \*\*\*\*\*109.56  
 PO BOX 96531  
 SCOTT'S VALLEY, CA 95087-8531

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

#005537\* 4321175261# 70476462#

#5537 05/31/2024 \$109.56

603400559

05/30/2024 01:32 PM PDT 8002001929  
 00060371534532167816002 USB -091000022-  
 05302024 01:32 PM PDT 307345694450026

PAY TO THE ORDER OF  
 SUNNET COMMUNICATIONS  
 PO BOX 96531  
 SCOTT'S VALLEY, CA 95087-8531

#5537 05/31/2024 \$109.56



## 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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