



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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**Golden 1**  
Credit Union  
Insured by NCUA

## Savings (00)

### Account Summary

Date	Description	Amount
06/01/2024	<b>Beginning Balance</b>	<b>\$1.00</b>
	Deposit(s) This Period	\$0.00
	Withdrawal(s) This Period	\$0.00
06/30/2024	<b>Ending Balance</b>	<b>\$1.00</b>
	Dividends to be Paid on 07/01/2024	\$0.00
	Dividends Paid to you in 2024 on Suffix 00	\$0.00

### Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06/01/2024		Beginning Balance			1.00
06/30/2024		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
06/01/2024	<b>Beginning Balance</b>	<b>\$2,961.55</b>
	Deposit(s) This Period	\$3,303.76
	Withdrawal(s) This Period	\$3,601.00
06/30/2024	<b>Ending Balance</b>	<b>\$2,664.31</b>
	Dividends Paid to you in 2024 on Suffix 09	\$0.00

### Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06/01/2024		Beginning Balance			2,961.55

**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 (\$)
06/01/2024		Withdrawal Prime Video Channel 0 Prime Video Chan amzn.com/billWA US	-3.49		2,958.06
06/02/2024	06/01/2024	Withdrawal SP145 EL PASO SELF 0 SP145 EL PASO SE 805-2372971 CA US	-144.00		2,814.06
06/03/2024	06/01/2024	Withdrawal PPY*Theater Drive S 0 PPY*Theater Driv 949-8944500 CA US	-183.00		2,631.06
06/04/2024		Withdrawal ZELLE MONEY TRANSFER 04JUN ZELLE W/D - TO Investmnt,RNSS	-500.00		2,131.06
06/04/2024		Withdrawal-ACH-A-1407060 Credit One Bank (Payment)	-50.00		2,081.06
06/04/2024		Withdrawal STATE FARM INSURAN 0 STATE FARM INSU 800-956-6310 IL US	-161.19		1,919.87
06/04/2024		Withdrawal #5538	-236.33		1,683.54
06/05/2024		Withdrawal-ACH-A-1570489 FRANCHISE TAX BO (PAYMENTS)	-120.00		1,563.54
06/06/2024		Withdrawal AMZN Mktp US*FK31N1 0 AMZN Mktp US*FK3 Amzn.com/billWA US	-13.78		1,549.76
06/06/2024		Withdrawal AMZN Mktp US*IU7MT4 0 AMZN Mktp US*IU7 Amzn.com/billWA US	-23.60		1,526.16
06/07/2024		Withdrawal 2445 GOLDEN HILL RD 0 LOWE'S #2730 PASO ROBLES CA US	-111.53		1,414.63
06/07/2024		Withdrawal-ACH-A-1450890 LENDINGPOINT LLC (PAYMENT) LAI00832690 LPT30188130	-328.71		1,085.92
06/10/2024		Withdrawal-ACH-A-137319 IRS (USATAXPYMT)	-121.39		964.53
06/10/2024		Withdrawal-ACH-A-137319 IRS (USATAXPYMT)	-278.61		685.92
06/10/2024		Withdrawal-ACH-A-670654 DISCOVER (E-PAYMENT)	-384.00		301.92
06/11/2024		Withdrawal-ACH-A-1595132 AMAZON CORP (SYF PAYMNT)	-100.00		201.92
06/11/2024		Withdrawal SMART AND FINAL 0 SMART AND FINAL PASO ROBLES CA US	-25.93		175.99
06/12/2024		Withdrawal ONE APPLE PARK WAY 0 APPLE COM BILL CUPERTINO CA US	-0.99		175.00
06/13/2024	06/12/2024	Withdrawal YANAGI SUSHI INC 0 YANAGI SUSHI INC PASO ROBLES CA US	-20.00		155.00
06/13/2024		Withdrawal-ACH-A-1218245 VENMO (PAYMENT)	-70.00		85.00
06/15/2024		Withdrawal DiscoveryPlus 0 DiscoveryPlus New YoNY US	-4.99		80.01
06/21/2024		Withdrawal-ACH-A-1398101 Best Egg (PAYMENT)	-244.92		-164.91
06/21/2024		Withdrawal COURTESY PAY FEE, 20.00 21JUN A Courtesy Payment was made for the amount of 164.91.	-20.00		-184.91
06/21/2024	06/24/2024	Checking Deposit-ACH-A-1218243 VENMO (CASHOUT)		120.00	-64.91
06/23/2024		Withdrawal NETFLIX COM 0 NETFLIX COM LOS GATOS CA US 23JUN A Courtesy Payment was made for the amount of 14.98.	-22.99		-87.90
06/24/2024		Checking Deposit-ACH-A-1218243 VENMO (CASHOUT)		100.00	12.10
06/25/2024	06/26/2024	Withdrawal Prime Video Channel 0 Prime Video Chan amzn.com/billWA US	-5.99		6.11
06/27/2024	07/01/2024	Checking Deposit-ACH-1089370 PUB EMP RET SYS (RET BENFT)		3,083.76	3,089.87
06/28/2024		Withdrawal HULU 0 HULU SANTA MONICA CA US	-7.99		3,081.88
06/29/2024		Withdrawal FOOD 4 LESS 0012 0 FOOD 4 LESS 0012 PASO ROBLES CA US	-87.50		2,994.38

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

### Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06/29/2024		Withdrawal BROTHER'S CAFE 316 0 BROTHER'S CAFE 3 PASO ROBLES CA US	-75.25		2,919.13
06/30/2024		Withdrawal Amazon Prime*R742M2 0 Amazon Prime*R74 Amzn.com/billWA US	-16.08		2,903.05
06/30/2024		Withdrawal COSTCO WHSE #0741 0 COSTCO WHSE #074 SAN LUIS OBISCA US	-238.74		2,664.31
06/30/2024		Ending Balance			2,664.31

### 1 Check(s) Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
5538	06/04/2024	\$236.33						


\* Indicates skipped check number

### Overdraft and Returned Item Fees

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$20.00	\$40.00
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  
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# Golden1 Cleared Check Images

0000000070476462

Account: 308960 \$236.33

Please Direct Any Questions To 72823211

855 L.A. BRANSON  
855 CHAMBERLAIN LN  
PASO ROBLES, CA 93449-9322

THE GOLDEN 1 CREDIT UNION  
1184 18th Ave. SW, Suite 4010, 91448-1101

Pay **TWO HUNDRED THIRTY SIX AND 33/100** DOLLARS

TO THE ORDER OF SAN MIGUEL GARBAGE  
PO BOX 248  
SAN MIGUEL, CA 95451-0248

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆000005538⑆

⑆005536⑆ ⑆324475264⑆ 70476462⑆

#5538 06/04/2024 \$236.33

606984474

240603365000331610 ARB 122244333 TLRW 0000403

#5538 06/04/2024 \$236.33

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**FACTS****WHAT DOES GOLDEN 1 CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and purchase history
- Account balances and credit card or other debt
- Transaction history and checking account information

When you are *no longer* our member, we continue to share your information as described in this notice.

**How?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Golden 1 Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Golden 1 Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), collect on amounts you owe us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call **1-877-GOLDEN 1 (1-877-465-3361)** or visit **golden1.com**

What We Do	
<b>How does Golden 1 Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Golden 1 Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or tell us who receives the money</li> <li>• Apply for a loan or tell us where to send the money</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes, such as information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Golden 1 Credit Union does not share with affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Golden 1 Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include providers of financial products and services</i></li> </ul>
Other Important Information	
<p><b>For California Residents:</b> California law provides additional privacy rights to California residents. We will not share your personal information with nonaffiliated third parties unless permitted by California law. Please see separate notice entitled "Important Privacy Choices for Consumers" for your right to opt out of sharing with non-affiliated financial institutions for joint marketing.</p> <p><b>For Nevada Residents:</b> We are providing this notice to you pursuant to Nevada law. If you prefer not to receive unsolicited marketing calls from us, you may elect to be placed on our internal Do Not Call List by calling <b>1-877-GOLDEN 1 (1-877-465-3361)</b>, writing to us at <b>8945 Cal Center Drive, Sacramento, CA 95826</b>, or by making your election online at <b>golden1.com</b>. To obtain further information, you may contact our customer service department at the address, telephone number or website provided above. You may also contact the Bureau of Consumer Protection, Office of the Attorney General, at 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, Telephone (702) 486-3132, email <a href="mailto:bcpinfo@ag.state.nv.us">bcpinfo@ag.state.nv.us</a>.</p>	



## Open an account and enter to win up to \$500 in deposit matching funds!

We're celebrating summer by giving kids and young adults a chance to win up to \$500\* in deposit matching funds!

To enter the sweepstakes, fill out the form at [golden1.com/youth-student-sweepstakes](https://golden1.com/youth-student-sweepstakes) and open a **Youth Savings Account** or **Student Checking Account** before August 15, 2024.

In addition to a chance to win, our accounts can help foster financial literacy! Responsible use of savings and checking accounts helps kids and young adults learn financial independence, critical thinking, and delayed gratification – big steps toward adulthood.

### Youth Savings Account (for those under 18<sup>1</sup>)

This account empowers kids and teens to learn to manage their own money. The minimum opening deposit is \$1 and there's no minimum balance required to earn dividends.

### Student Checking Account (for ages 13-24<sup>1,2</sup>)

This free checking account offers teens and young adults convenient access to their funds, plus the following grown-up benefits:

- No minimum deposit to open account<sup>3</sup> and no monthly maintenance fee
- Members age 16 and 17 may open an account without a joint owner (see conditions<sup>2</sup>)
- Mobile<sup>4</sup> and Online Banking 24/7
- Debit Card (subject to approval)
- No insufficient funds fees or overdraft fees.

\*Official Rules can be found on the entry form. A total of ten (10) members will each receive their qualifying Youth Savings or Student Checking Account deposits matched up to \$500.

<sup>1</sup>Applicants under 18 must have a parent or legal guardian as joint owner except as noted below.

<sup>2</sup>Applicants ages 16 and 17 may open a Student Checking account without a joint owner if opened in branch. Individual applicants ages 16 and 17 and all applicants age 18 and over must affirm attendance at a high school, college, university, or trade school.

<sup>3</sup>You must keep a minimum of \$1 in a regular savings account to maintain membership.

<sup>4</sup>Message and data rates may apply.

## Stay safe from fraud this summer.

Golden 1 is committed to keeping our members' accounts and personal information safe and secure all year long. Stay smart and diligent about protecting your money and information. Here are a few reminders.

### Beware of phishing and smishing scams

These two common crimes have one goal: To capture your personal information in order to commit identity fraud. Increasing your awareness of these criminal activities is an important line of defense.

- **Phishing** attempts to trick you into clicking on fraudulent links embedded in emails. Links typically take you to a seemingly legitimate page or form that may ask for your username, password, account numbers or other sensitive information.
- **Smishing** is similar to phishing, but it is perpetrated through text messages. Smishing texts often appear to be urgent requests for personal information from a bank, service provider, or delivery service. In some cases, smishing text may be linked to viruses or spyware.

**As a reminder, Golden 1 will never call, email, or text you to ask for a one-time passcode, your account password, code word or card or account details.**

Please visit our security center online at [golden1.com/terms-and-conditions/security-center](https://golden1.com/terms-and-conditions/security-center).

If you suspect any fraudulent activity, please report it immediately using our Self-Service dispute form in mobile or Online Banking or call **1-877 GOLDEN 1 (1-877-465-3361)**.

## 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.

## PROUD SPONSOR OF THE



### 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).

### Annual Meeting Notice.

The annual meeting of the members and elections to the Board of Directors will be held at 5:30 p.m. March 21, 2025 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California. The Nominating Committees will nominate directors and supervisory committee members by November 19, 2024, and nomination petitions must be received by that date.

Write to the following address for more information:

Golden 1 Credit Union  
Attn: Senior Vice President of Communications  
and Community Relations  
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.

## Golden 1 Members Help Put the "BIG" in Big Day of Giving.

Showing their love for the hundreds of nonprofits that support our diverse communities is clearly a "big deal" for Golden 1 members. On May 2, the Sacramento region's annual Big Day of Giving, our members donated nearly **\$812,000**.

Of the 826 local organizations members chose for their donations, the top recipients were:

- Sacramento Philharmonic & Opera
- The Salvation Army of Sacramento
- Sacramento Food Bank & Family Services
- Sacramento SPCA
- Volunteers of America

Once again, Golden 1 proportionally matched member donations made with a Golden 1 debit or credit card to a total of **\$100,000**.

The online event, a program of the Sacramento Region Community Foundation, raised \$13.2 million, adding up to a total of \$104 million since 2013.

### 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. Election of Supervisory Committee members
3. Amendments of the Bylaws of Golden 1, except as prohibited by law
4. 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.

Holiday hours, visit  
[golden1.com/aboutus/holidays](https://golden1.com/aboutus/holidays)



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