

GOLDEN STATE NEWS

OCTOBER
2011

Get that New Car Smell.

There's nothing quite like having a new car. And there's no easier way to get one than by getting pre-approved for a low-rate auto loan at Golden 1!

We offer competitive rates and quick approvals on loans for new and used autos, RVs, motorcycles, SUVs and watercraft. Whether your budget is for a new or used vehicle, Golden 1 is here for you!

Variety: What do you want to drive? Whatever your desire, Golden 1's got you covered!

Ease: With a pre-approval, you'll know the exact amount you're approved for, which will allow you to shop like a cash buyer and bargain for the best price.

Flexibility: Finance up to 100% of your purchase, including tax, title and license.

Convenience: It's easy to apply! Simply visit golden1.com, any branch, or contact our Member Service Call Center to get on the road to driving a new car!

Contact us today!



President's Message

As we welcome a new autumn season, all of us here at Golden 1 look forward to what the future brings. Our positive outlook stems from our strong core values, your commitment and loyalty to Golden 1, and the successes achieved thus far this year.

All of the core values that we embrace here at Golden 1 revolve around strength: Financial stability; respect for our members, employees, and communities; integrity and earning your trust; and a commitment to providing excellent service.

These core values are more than just words. Behind each word lies the real story. We value strength because it enables us to help our members in times of need. This commitment to our members and our communities is demonstrated in many ways. We appreciate the awards we've received recently in recognition of our efforts.

Golden 1 recently won the **Dora Maxwell Social Responsibility Award**, which recognizes credit unions' efforts to improve the lives of the members of our community through outreach programs. Golden 1 was honored for our efforts to protect people from identity theft, through our free shredding events. At our event last April, more than 151,000 pounds of confidential information was destroyed safely and securely. We hope you'll take advantage of our next free Shred Event, which will take place on October 22.

We were also honored with the **Louise Herring Philosophy-in-Action Member Service Award**, which recognizes credit unions for their practical application of the philosophy of "people helping people." Golden 1 was awarded for our LifeLine AdvanceSM program, which helps members by providing financial relief in times of need—but, perhaps most importantly, also encourages them to save their money in order to prepare for similar emergencies should they occur in the future.

I hope you'll take a moment to read through this newsletter to learn more about Golden 1's products and services that can benefit you. We're working hard to make you proud to be a Golden 1 member, because serving our members—through every stage of life—is our number-one goal.



Donna Bland
President/CEO



Golden 1 to Host Free Community Shred Event

The Golden 1 Credit Union invites the public to a free shredding event on Saturday, **October 22**, from **9 a.m. to 2 p.m.** at the **Golden 1 Operations Center**. The Operations Center is located at **8945 Cal Center Drive** in Sacramento, near the corner of Watt Avenue and Folsom Boulevard.

Bring up to five banker's boxes of confidential and personal documents to the event. All shredding will be handled by Iron Mountain, and the shredded remnants will be recycled.

"Giving people the opportunity to safely destroy their confidential materials is a worthwhile cause," said Donna A. Bland, President and CEO of Golden 1, "because it helps to prevent identity theft and other types of fraud."

Important Information about U.S. Savings Bonds

Paper bonds no longer available for sale next year

The U.S. Department of the Treasury has announced that it will end the sale of paper savings bonds at financial institutions at the end of 2011. As a result, paper savings bonds will no longer be available for purchase at Golden 1 branches as of December 27, 2011. Our Bond-a-Month program will also be eliminated due to the change.

If you wish to buy savings bonds:

You can buy electronic savings bonds online at TreasuryDirect®: www.treasurydirect.gov is a secure, web-based system that enables you to manage certain investments.

Once you establish a free TreasuryDirect account, you can buy, manage, and redeem Series I and EE electronic savings bonds; convert your paper bonds to electronic versions; and invest in other securities, such as Treasury bills and notes, and more.

If you currently hold paper savings bonds:

- **You can still redeem your paper savings bonds at Golden 1.**
- You can redeem your paper bonds online through www.treasurydirect.gov. Your payment will be deposited to your designated checking or savings account.
- You can convert your paper bonds into electronic savings bonds, free of charge, at www.treasurydirect.gov. Electronic bonds won't lose any interest earned, and they will retain their original issue dates and interest rate terms.

To learn more about this change, visit www.treasurydirect.gov or call 1-800-553-2663. You can also contact our Member Service Call Center at **(916) 732-2900** or **1-877-GOLDEN 1 (1-877-465-3361)**.

Attend or host a FREE Golden 1 Workshop or Webinar

Golden 1 offers free workshops on a wide array of financial topics. Don't miss our workshop on "Extreme Couponing," which will feature Laura Edvalson, the "Daily Deal Diva" from The Sacramento Bee! Here is a sampling of what we will offer this month:

Webinars (You can watch from any computer)

- Creating a Budget: How Starting Now Can Help You Later
- Understanding Your Credit
- Payday Loans: How to Stop the Cycle of Advances

Workshops

- Extreme Couponing: How to Save Money on Your Daily Purchases
- Estate Planning: Planning for the Unplanned
- Financial Recovery: You Can Repair Your Credit
- Recognizing Elder Financial Abuse
- Financial Tips for Couples

To see a complete list of current workshops and to register or RSVP, visit **golden1.com**. To learn more about hosting a workshop at your school, organization or club, call **(916) 732-2900** or **1-877-GOLDEN 1 (1-877-465-3361)**.

Views and opinions expressed by the speakers at all workshops may not necessarily represent those of The Golden 1 Credit Union.



Holiday Saving Made Easy— Golden 1 Santa SaverSM

The 2011 holiday shopping season may be here, but now's the time to start planning ahead for the 2012 holiday shopping season with a Golden 1 Santa SaverSM account.

By setting aside a certain amount of money regularly throughout the year, you will be ready for your holiday expenses. Deposit \$20 to open the account, or just \$5 if you sign up for payroll deduction or automatic transfer. Your Santa savings will be automatically transferred into your designated checking or savings account on November 1—so when you're ready to shop for the holidays, your wallet will be ready too!

To open your own Santa Saver Account, go to **golden1.com**, visit any branch, or contact our Member Service Call Center at **(916)732-2900** or **1-877-GOLDEN 1 (1-877-465-3361)**.

Reassurance When You Need It Most

**Protect your home
and your vehicle
with the MEMBERS[®]
Auto & Homeowners
Insurance Program**



Homeowners Insurance and Renters Insurance*

Insurance can cover you against losses such as damage to your home or personal property, theft, vandalism, accidental injury to another person or property, and more.

Auto Insurance*

If you ever find yourself involved in an automobile accident, you know how important it is to have an appropriate auto insurance policy. Make sure you're prepared in case the unexpected happens with affordable and comprehensive auto insurance.

Get a free quote today at **golden1.com** or by calling Liberty Mutual Insurance at 1-888-579-2146.

* The MEMBERS Auto & Homeowners Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by Golden 1. Golden 1 enables this insurance program to be offered and is entitled to compensation from CUNA Mutual Insurance Society.

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Important Notice: IRA Withholding

If you are currently taking withdrawals from your IRA account with Golden 1, we are required by federal law to notify you of your right to change your tax withholding election for your IRA distributions.

You have the right to change your election at any time. The withholding election you previously made will continue to apply to future IRA distributions until you notify us in writing of a change.

If you want to make a change to your federal and/or state tax withholding election, give us a call.

Golden 1 Investment Services

Do you have the income you need (or will need) during retirement? If not, make an appointment today with a Golden 1 Investment Services Financial Consultant.

He or she can recommend ways for you to potentially supplement your income, whether you're retired ... or will be soon.



We'll Work Together

During your free consultation, you and your Financial Consultant will:

- Discuss your financial goals and financial situation
- Explore investment options, which may include tax-advantaged investments

In short, we'll work with you to potentially make your financial goals a reality. We want you to enjoy your retirement—after all, **you've earned it!**

Contact Us Today for a Free Consultation, Just for You

Schedule a confidential, no-cost consultation with a Golden 1 Investment Services Financial Consultant by calling (916) 732-2900 or 1-877-GOLDEN 1 (1-877-465-3361).

Investments:	
Not An Obligation of The Golden 1 Credit Union	No Credit Union or Affiliated Entity Guarantee
Not Insured by Any Federal Government Agency	Not NCUA Insured
	Involve Investment Risk, May Lose Value Including Possible Loss of Principal

Investment Advisor. LPL Financial is not affiliated with The Golden 1 Credit Union. You are advised to seek advice from your own tax professional and attorney.

The Financial Consultants with Golden 1 Investment Services are registered representatives with LPL Financial. Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. LPL Financial is a Registered

Direct Deposit is FREE—and Fast!

You may be paid up to a day early when you sign up for direct deposit ... and you can avoid waiting in line to deposit your paycheck.

Sign up today!

Learn more at golden1.com.



How are We Doing?

Golden 1 takes member service seriously. If we have not met your expectations, please share your thoughts with us. If a member of our team has done an outstanding job, we'd love to hear about that as well. Please send your concerns or compliments to golden1.com/Testimonials, or write us at Member Care and Resolution, P.O. Box 15966, Sacramento, CA 95852-0966.

Holidays

All Golden 1 branches and the Member Service Call Center will be closed:

- October 10
- November 11
- November 24

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The information in this newsletter is as current as possible; however, the credit union reserves the right to add, change or delete services, and all rates, terms and conditions are subject to change. Please contact the Member Service Call Center or visit golden1.com to verify current rates, terms and conditions. We reserve the right to correct printing errors.

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Better Banking. Proven Service.™