

GOLDEN STATE NEWS

SEPTEMBER
2010

Watch Your Checking Account Grow Overnight

With Direct Deposit, your check will be deposited into your account automatically, even if you're away. Direct Deposit is the safe and easy way to automatically deposit your paycheck into your Golden 1 checking or savings account.

Benefits:

- It's FREE!
- Your funds may be available a day earlier than payday!
- No waiting in lines.
- Your money is deposited even if you're away on business or vacation.
- Saves you the monthly service charge on your Golden 1 PremiumSM Checking Account.

Ease your mind and your schedule and sign up for Direct Deposit today!

It's simple! Contact your employer's payroll or personnel office to find out if Direct Deposit is available, and provide them with the Golden 1 Routing Number: 321175261. To enroll or learn more about Golden 1 Direct Deposit, visit us online at golden1.com, any Golden 1 office, or give us a call.

Make Room for a New Ride

When you combine end-of-year dealer discounts with a low-rate auto loan from Golden 1, you get great benefits:



- Finance up to 100% of your purchase (including tax and license).
- With pre-approval, shop with confidence and bargain for the best deal.
- Quick approvals! Apply at any branch or 24 hours a day, 7 days a week online.
- Earn points to use toward a lower rate on a future loan with AutoMagicSM.
- Save an average of \$1,000¹ through The Golden 1 Discount Auto BuyingSM program.
- Ask for a discount on auto insurance!

End your summer on a high note with a low rate! For more information or to apply, visit us online at golden1.com, any Golden 1 office, or give us a call.

¹ New vehicles only. Actual savings may vary based on vehicle purchased, dealer and location.

Savings Tip— Compare and Save!

Your phone, cell phone, cable and Internet connection have become necessities—but at what cost? In most areas, your local phone service has a fixed price. The difference in long-distance costs, though, can be shocking. Many cell phone plans include free long-distance services, so in essence, you are paying double for one service. By removing long-distance access from your home phone plan you could save a significant amount of money!

Save even more by combining your services. For example, a member was paying \$170 for phone and Internet services and \$89 for basic cable. By switching to one company and bundling her phone, Internet and cable, she saved \$89 per month. Savings may vary by provider.

Take a few minutes to compare. The Internet makes shopping around easy and you just may find some considerable savings that can really add up!



Guaranteed Asset Protection (GAP)

If your car, truck, van or SUV is stolen or totaled in an accident, you may be faced with an expensive gap between the balance you owe on your auto loan and the cash value of your vehicle. Even with auto insurance, in the event of an auto disaster, there can still be a coverage gap totaling up to thousands of dollars. Help eliminate the possibility of making payments* for a car you no longer have by purchasing Guaranteed Asset Protection** (GAP).

You can sign up for GAP when you apply for your new or used vehicle loan. There's no underwriting, no red tape and no hassles. For your convenience, the competitively priced fee can also be added to your loan. GAP is fully refundable if you cancel the protection within the first 90 days. After 90 days, no portion of the fee is refundable.

Help protect your money, your family, your car and your credit rating. Request GAP when you apply for any Golden 1 new or used vehicle loan—at golden1.com or at any Golden 1 office—or call **(916) 732-2900** or **1-877-GOLDEN 1 (1-877-465-3361)**.

* Subject to protection limits. ** This is not an insurance product. The protection product offered is not a deposit and is not insured by the NCUSIF or guaranteed by The Golden 1 Credit Union. Your purchase of MEMBER'S CHOICE Guaranteed Asset Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of MEMBER'S CHOICE Guaranteed Asset Protection (GAP). If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP.

#DPGAP-0810-E5B1

Purchase a Costco Membership Certificate Online Through VAS and Receive Coupons Worth More Than \$50

Now, Golden 1 members can purchase a Costco Wholesale Membership Certificate* and join the 59 million Costco members who enjoy low warehouse prices at more than 500 locations worldwide.

Every Costco Membership Certificate comes with coupons worth more than \$50, including a FREE rotisserie chicken, a FREE Kirkland SignatureSM 2 lb. bag of coffee, FREE Kirkland Signature Spring or Drinking Water, (35/16.9 oz.)—and more!

Ordering Costco Membership Certificates is easy. Visit <http://club.vasfulfillment.com> and enter your special code. Pick up your code today at any Golden 1 office. Hurry! This offer is only valid online and is not available at Costco locations. Offer expires January 1, 2011.

* Restrictions: Not available at Costco locations. Offer only available online through VAS. Valid for new memberships and upgrades to Executive Membership. Not valid for renewal of existing Costco membership. Membership Certificates have no cash value. Costco Membership Certificate orders are fulfilled by participating National Membership Program organizations. Please allow approximately two weeks for processing and shipping. Costco Membership Certificates are not replaceable if lost, stolen or destroyed. To activate your Costco membership, bring your certificate to your local Costco membership counter. See the Membership Certificate for details.



New E-Mail Address?

When you change your e-mail address, don't forget to notify Golden 1. If you use Golden 1 OnlineSM, select "Other Services" and click on "Change Address or E-Mail." Or if you prefer, you can visit any Golden 1 office or call our Member Service Call Center at **(916) 732-2900** or **1-877-GOLDEN 1 (1-877-465-3361)**.

Holidays

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

- Monday, September 6
- Monday, October 11

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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 and terms are subject to change. Please contact the Member Service Call Center or visit golden1.com to verify current rates and terms. This credit union is federally insured by the National Credit Union Administration. We reserve the right to correct printing errors.



The Golden 1
CREDIT UNION

Better Banking. Proven Service.SM