



Business Services

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Pricing & Terms

Effective as of 12/30/25

Business Cash Rewards Credit Card

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	14.99 % to 21.99 % based on your creditworthiness. This APR will vary with the market based on the Prime Rate*.
APR for Balance Transfers	14.99 % to 21.99 % based on your creditworthiness. This APR will vary with the market based on the Prime Rate*.
APR for Cash Advances	21.99 % based on your creditworthiness This APR will vary with the market based on the Prime Rate*.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Introductory Promotional APR	We reserve the right to offer an introductory APR as part of limited time promotions in our sole discretion, and if offered, it will be reflected in your Golden 1 Business Cash Rewards Credit Card Agreement and Disclosure, available at account opening.

Fees

Transaction Fees

Balance Transfer	\$5.00 minimum or 3% of the amount of each transfer, whichever is greater.
Cash Advance	\$10.00 minimum or 3% of the amount of each advance transaction, whichever is greater (including fees charged by the ATM operator, if any).
Foreign Transaction	2% of each transaction in U.S. dollars.
Annual Fee	None
Rush Replacement Card	\$35.00

Penalty Fees

Late Payment	\$15.00
Over the Credit Limit	None
Returned Payment	\$25.00 per occurrence
How We Calculate Your Balance	We use a method called "average daily balance (including new purchases)." See the Golden 1 Business Cash Rewards Credit Card Agreement and Disclosure provided at account opening.

*Variable Rates	Your standard APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay and your Minimum Payment Due amount. Your APR is adjusted monthly on the first day of each billing cycle; it is determined by adding a margin to the U.S. Prime Rate published in The Wall Street Journal on the first day of the previous month. Your margin is based on creditworthiness.
Additional Cards	You must notify additional Cardholders that we may obtain, provide, and use information about them and that their use of your Account is subject to the provisions of the Golden 1 Business Cash Rewards Credit Card Agreement and Disclosure. The maximum number of additional cards issued on each account is 99.
USA PATRIOT Act Notice	Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

TERMS AND CONDITIONS

By submitting an application, you, as an individual and the authorizing officer of your business (the “Company”) are requesting that Golden 1 Credit Union (“Golden 1,” “we,” or “us”) open a Business Cash Rewards Credit Card Account (the “Account”) in the name of the Company. We will issue Credit Card(s) (“Card(s)”) for your Account as you direct. To the extent that you as an individual and authorizing officer of the Company also are an owner of the Company, by signing below, you agree: (1) that you are providing your personal guaranty for the credit extended now and in the future to the Company by the Credit Union; (2) that you are individually liable for the debt, fees, interest, finance charges, or charges incurred by, for the benefit of, or assessed to the Company, and transactions on the Company’s Account or debt the Company owes on the Account; (3) to repay any and all Company debt according to the terms of these Terms and Conditions and the Golden 1 Business Cash Rewards Credit Card Agreement and Disclosure (the “Card Agreement and Disclosures”); (4) to be jointly and severally liable with the Company for all charges to the Account, including charges made by the Company’s authorized users of the Account and/or Card; and (5) that you **are REPRESENTING THAT ALL CARD(S) ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR COMMERCIAL OR BUSINESS PURPOSES**. Only qualified individuals 18 or over may be approved for an Account. This offer is available only to US Residents.

Please note, the actual APR applicable to the Account and the margin used to calculate the APR are stated in the Card Agreement and Disclosures.

If an Account is opened, you agree to read your Card Agreement and Disclosure provided at account opening; by using the Account and/or any Card, you acknowledge that you have reviewed the Card Agreement and Disclosures and you agree that the Card Agreement and Disclosure will govern the Account along with these Terms and Conditions. The Card Agreement and Disclosure includes an arbitration provision, which impacts the opportunity to have claims related to the Account heard in court or resolved by a jury, and to participate in a class action or similar proceeding. We may change the terms of, or add new terms to, that Card Agreement and Disclosure at any time, subject to applicable law, and we may notify you of these changes electronically, by communicating them to you at your e-mail address on record, and/or by making the updated Card Agreement and Disclosure available online. We may apply any changed or new terms to any existing and future balances on your Account, subject to applicable law. By using the Card(s) you accept the terms of the Card Agreement and Disclosures, including any updates thereto.

You agree that the information provided on your application is accurate.

By submitting an application with Golden 1, you hereby authorize us to obtain credit bureau reports, business entity documents, employment, income, and asset information about you that we will use when considering your application for credit. We may obtain and use information about your accounts with us and with other entities (including, but not limited to other deposit, investment, and utility accounts) from credit reporting bureaus and other entities. You also authorize us to obtain credit bureau reports and any other information about you in connection with extensions of credit on your Account and the administration, review or collection of your Account, as well as to offer you enhanced or additional products and services. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes, as permitted by law.

By providing your mobile phone number, you are giving permission to be contacted at that number about all of your Golden 1 accounts. Your consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Golden 1 Business Cash Rewards Credit Card: Terms & Conditions

Important Information About This Program and Agreement. This Agreement supplements the Golden 1 Business Cash Rewards Credit Card Agreement and Disclosure (the “Card Agreement and Disclosures”), and describes how the Golden 1 Business Cash Rewards Credit Card Program (“the Program”) works. Please read it carefully and keep it for your records. You agree to these provisions by your application for the Card, your acceptance of the Card, or your use of the Card, whichever occurs first. To participate in the Program, you must also abide by the terms governing your account(s) with Golden 1, including the Business Deposit Account Disclosure and Membership Agreement (the “Business Disclosure and Agreement”) and the Business Digital Banking Services Agreement.

Golden 1 Credit Union (“Golden 1,” “we,” or “us”) may make changes to the Program and the terms of this Agreement at any time. If we make any changes to the Program, we will let you know on Golden1.com or by e-mail to your address on record. For example, we may:

- Add new terms or remove terms related to any part of the Program.
- Limit the Cash Rewards Balance you can redeem.
- Change our terms governing your ability to earn, redeem, or distribute Cash Rewards.
- Cancel the Program and/or replace it with another program entirely.

Business Cash Rewards Credit Card Program. You will earn points redeemable for Cash Rewards as a statement credit on all Net Qualified Purchases (Qualified Purchases less credits, returns and adjustments), as described further below, made with a Card by you and any authorized user(s) of the Account. Golden 1 reserves the right to change or discontinue this Program and its benefits and features at any time, in our sole discretion.

How you’ll earn your Cash Rewards (or “Rewards”): 1.5% Cash Back shall be earned on all Net Qualified Purchases charged to your Account during each Billing Cycle. Cash Rewards are calculated at each transaction. You will earn 1.5 points for each \$1.00 spent on Net Qualified Purchases which equate to \$0.015 Cash Rewards.

Example: When you spend \$100, you will earn 150 points which equate to \$1.50 in Cash Rewards.

The following types of transactions **won’t count as Qualified Purchases** and **won’t earn Rewards**: balance transfers, cash advances or cash-like transactions, travelers checks, foreign currency, money orders or wire transfers, lottery tickets, casino gaming chips, racetrack wagers or similar betting transactions, any checks that draw funds against your Account, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable. We reserve the right to determine in our sole discretion whether a particular transaction is a Qualified Purchase.

How Cash Rewards are redeemed: Cash Rewards are available for redemption when your points balance reaches at least 1667 points, or the equivalent of \$25.00 in Rewards. Cash Rewards may be redeemed solely as a statement credit. Cash Rewards are non-negotiable and cannot be redeemed for any benefit except that which is designated by Golden 1.

To redeem, you must initiate and complete the redemption process by logging into your Cash Rewards portal. The statement credit will generally post to your Account within seven (7) to fourteen (14) days following the date of redemption but may be posted at an earlier or later date due to processing time variability. Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR). If you receive a statement credit, you are still responsible for paying your Minimum Payment Due shown on each monthly billing statement you receive from Golden 1.

Expiration: Your Cash Rewards do not expire as long as your Account is open and remains in good standing, as described in the “Eligibility” section below, although we reserve the right to change or discontinue the Program in our sole discretion.

Eligibility: Keeping your account in good standing means that you maintain at least \$1.00 in your Golden 1 share (savings) account; you are not in default on any loan obligation to us; you bring your deposit account(s) to a positive balance as soon as possible after it has been overdrawn, and at least once every thirty (30) days; and, your deposit account(s) is not the subject of any legal or administrative order or levy, such as a bankruptcy or tax lien.

You may be disqualified from participating in the Program if you violate any duties of membership at Golden 1, as described in your Business Disclosure and Agreement governing your deposit account(s). Such violation includes, but is not limited to, using or trying to use such account or any of our products and services for any unlawful transaction, or engaging in any activity that misuses our products or services or is deemed by us to be unusual, fraudulent, dishonest, deceptive, or destructive to Golden 1 or its property.

Account Closure; Rewards Earning Pause; Redemption Rights: You'll immediately stop earning your Cash Back Rewards if your Account is closed for misuse, fraud, or any of the following reasons:

- You fail to comply with any other agreements you have with Golden 1, including but not limited to, your agreement not to cause Golden 1 a loss.
- We believe you may be unwilling or unable to pay your debts on time, including filing a petition as debtor in any bankruptcy, receivership, reorganization, liquidation, dissolution, or insolvency proceeding, or are the subject of an involuntary petition in any such proceeding.
- We believe that you've engaged in fraudulent activity related to your Account or the Program.

In the event of the foregoing, we will apply your Rewards as a statement credit to your outstanding balance, to the extent they are eligible for redemption.

If we close your Account for any other reason not listed above, or if you close your Account (except in the case of death or dissolution, as explained further below), you'll have 30 days from the date your Account is closed to use your Rewards. If you don't use your Cash Rewards during that time, you'll forfeit them, unless such forfeiture is limited or prohibited by law, in which case your unused Cash Rewards will be automatically redeemed for cash in the form of an Account statement credit.

If your Account is closed as a result of any Accountholder's death or entity dissolution, or if we receive notification of any Accountholder's death or entity dissolution, your Rewards will be automatically redeemed in the form of an Account statement credit.

Program Cancellation; Redemption: If we decide to cancel the Program, you will be notified, and you'll be able to use your Cash Rewards for a period that is the later of: (a) 30 days from the date we cancel the Program, or (b) the period required by applicable law to provide you notice of cancellation and allow you the opportunity to redeem your Cash Rewards. If you don't use your Rewards during that time, they will be considered forfeited by you.

Rewards Reinstatement: We generally will not reinstate forfeited Cash Rewards, unless we've made an error.

Cash Rewards are Nontransferable: Unless required by law, Cash Rewards are not your property, and they have no value until you redeem them. You cannot transfer or assign Cash Rewards unless expressly provided for in this Agreement. Additionally, Cash Rewards cannot be transferred by operation of law, such as by inheritance, in bankruptcy or in connection with a divorce.

Tax Liability: You are responsible for any tax liability related to participating in the Program and/or earning and redeeming Cash Rewards.
