



March 9, 2026

Dear Member,

To manage rising postage and paper production costs and continue delivering competitive services, we are moving account statements to electronic delivery (eStatements) effective June 1, 2026.

#### Key changes

- eStatements will be the standard delivery for most accounts beginning June 1, 2026.
- If you currently have Basic Checking with eStatements, that account will be transferred to our new eChecking product. The existing monthly fee of \$2 will not change.
- Golden Premier and Golden Classic checking accounts will switch to eStatements only.
- If you require monthly paper checking statements, the only checking product that will offer a monthly paper statement is Basic Checking. The Basic Checking paper statement fee will be \$5.00 per month to cover production and postage beginning June 1, 2026.

#### How to manage your statement preference

- To request Basic Checking with monthly paper statements (\$5/month): contact Member Services or visit a branch and request Basic Checking with paper statements.
- To enroll in or confirm eStatements: sign in to online banking, go to Statements + Documents, and select eStatement delivery. You can also access previous statements from here.
- If we do not have a valid email address on file or you do not enroll in eStatements by June 1, 2026, we will contact you with instructions to set up eDelivery or your checking account will be transferred to a Basic Checking.

Need help? Call Member Services at 209-825-5878, email [memberservices@goldenvalleyfcu.org](mailto:memberservices@goldenvalleyfcu.org) or visit our branch for assistance with eStatements, updating your email, or switching accounts.

Thank you for your understanding and for helping us reduce costs and environmental impact while maintaining strong member services.

Sincerely,

Golden Valley Federal Credit Union