

Gain BETTER
BANKING

SPRING
2024

GAIN FEDERAL CREDIT UNION

GAIN A FRESH PERSPECTIVE THIS *Spring!*

Spring is the optimistic season; it symbolizes the hope for a fresh start, and it's the perfect time to Gain an advantage, cultivate opportunity, and embark on the adventures you've always dreamed of.





A BOUQUET OF BETTER BANKING PODCASTS

Our third season promises to be our **Betterest** yet!

It's Season 3 of The Better Banking Podcast, a binge-worthy collection of news, tips, and techniques from erudite financial experts who will help you get a green thumb for finances.

Episode #1: "Wanna Get Financially Fit?"

Guest: **Amber Miller**, GreenPath Financial Wellness*
GreenPath Financial Wellness has a mission to empower people to lead financially healthy lives. That includes financial counseling, budgeting advice, housing services, debt management, and more! To learn more, we chatted with financial wellness superstar, Amber Miller!

Season 3 will also feature these blossoming guests:

- ✿ Greg Marcella, Former VP of Lending, Gain FCU
- ✿ Stephen Flores, Support Services Specialist, Gain FCU
- ✿ Shelby Rothman, Founder, EnJoy Financial
- ✿ Alan Pan, Accounting Supervisor, Gain FCU
- ✿ Jasmine Jimenez, Corporate Trainer, Gain FCU
- ✿ Debbie Davis, Benefits Plus
- ✿ Neil Goldman, Goldman Consulting & Strategy

Subscribe on any popular podcast platform or pick an episode at TheBetterBankingPodcast.com!

* Gain Federal Credit Union has partnered with GreenPath to give members access to additional financial wellness content. Information is provided by GreenPath Financial Wellness and is not associated with or guaranteed by Gain Federal Credit Union. Gain Federal Credit Union is not affiliated with GreenPath, and is a separate entity. There is a fee for certain specialized services.

A GARDEN OF GREAT OPTIONS

Plug-in or pump, we finance a fresh start!

The seed was planted, and the idea of new wheels has been germinating for a while. Finance your new or used vehicle with Gain, and you'll get affordable rates, flexible terms, friendly service, and fast credit decisions.

Get an all-season four-wheel drive, or that sleek sedan, an EV, or hybrid so you can make fewer stops. Pick the ride that fits you, and we'll make it fit your budget!

Apply today at GainFCU.com/Auto-Loans.

AUTO LOAN
rates as low as

5.50%
APR*

* APR = Annual Percentage Rate. 5.50% APR is current as of 3/11/24, see website for up-to-date rates. Representative Example: A \$25,000 loan financed at 7.00% APR for 84 months would result in 84 payments of \$377.56. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Terms and conditions apply. Must be 18 years of age or older to qualify for auto loan.

(818) 846-1710

EQUITY IS IN BLOOM

From cash for college to consolidating bills, it's the line of credit that makes dollars and sense!

A Home Equity Line of Credit (HELOC) is a hybrid. It's a home equity loan that acts like a credit card, only with better interest rates and terms. Many of our members turn to a HELOC for home renovations and repairs.

Here are some great options:

- Convert a garage into a hobby hideaway, or turn your backyard into an outdoor oasis.
- Build out a gaming/entertainment room or your very own movie theater.
- Make space for creative endeavors whether you enjoy visual art, sound design, music, filmmaking, painting, sculpture... or all of the above.
- Create an ADU (accessory dwelling unit)* to rent out or accommodate guests.
- Install water-saving solutions like drought-resistant landscaping.



You can also request the Equity Gold Mastercard®. It's the card that's tied to your HELOC!

Call us at (818) 846-1710, visit any of our branch locations, or apply online. All the details are waiting for you at GainFCU.com/HELOC.

* Be sure to familiarize yourself with your local zoning ordinances first. All loans subject to credit approval. See website for details.

CULTIVATE THE RIGHT CARD

Classic | Platinum Rewards | Equity Gold

When it comes to credit cards, you don't want a garden variety solution. That's why we've grown a variety of options. Our Mastercards® are designed to fit your individual needs, with better benefits and increased personal service.

- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee
- Mastercard Global Service™
- Mastercard Airport Concierge™
- Price Protection
- Extended Warranty
- Mastercard Priceless® Cities

Choose the card that's right for you at GainFCU.com/Find-A-Card!

All loans subject to credit approval. See website for details.

GainFCU.com

SPRING SEMINARS

The inside scoop on everything from Home Equity to Estate Planning.

How does your garden really grow? It grows with knowledge and experience. Our financial seminars are a great source of information and each is hosted by an experienced expert. Take advantage of these FREE presentations held in the City Room of our **Burbank branch**, there's so much to **GAIN**.

Taxes and Retirement

Monday, April 15
6:00 pm - 7:00 pm

IA Grad Class: Investment

Wednesday, May 8
6:00 pm - 7:00 pm

Election Year and Your Retirement

Tuesday, May 14
6:00 pm - 7:00 pm



Presenter: Shelby Rothman, Founder, EnJoy Financial[®], CFP[®], CPFA, AIF[®]



How to Tap Into Your Home Equity

Thursday, April 4
6:00 pm - 7:00 pm

First Time Home Buying: How to Navigate a Challenging Market

Wednesday, June 12
6:00 pm - 7:30 pm

Presenter: John Chevalier, Mortgage Lending and Loan Servicing Manager, GainFCU
Personal NMLS# 1053306

Estate Planning

Monday, June 10
6:00 pm - 7:00 pm

Presenter: Adam Becker of Callister, Broberg & Becker^{**}



Register today at [GainFCU.com/Seminars](https://www.gainfcu.com/Seminars).

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It's time to Gain Better Banking.

SHRED DAY Pull out the weeds.

Our Member Shred Day is set for Saturday, April 20 at our Burbank branch, 1800 W. Magnolia Blvd. Here's your chance to do some spring cleaning, clear out the clutter, and Gain some extra space! Remember this shredding service is for PAPER ONLY. No e-waste.

Save the date:

Saturday, April 20

9:00 am – Noon

(or until trucks are full)

For full details, visit GainFCU.com/Shred-Day-Spring-2024.



Friday, June 21
11:00 am – 2:00 pm

(while supplies last)

Harvest a hamburger on us! We will turn our Burbank Branch at 1800 W. Magnolia into an arboretum for appetites on June 21. We'll host a free, Members only In-N-Out lunch, so save the date!

Alternatively, you can visit our San Fernando Branch at 1201 Truman Street, Suite D1 and pick up a \$10 gift card that you can redeem at any In-N-Out Burger restaurant.

Visit GainFCU.com/2024-Anniversary for full details.



Gain
Better
Banking®

ANNUAL **2024** MEETING

**ANNUAL MEETING
& ELECTIONS**

MARK YOUR CALENDAR

Wednesday, April 24
6:00 pm

We invite all Members to attend our 2024 Annual Business Meeting. It will be held in person in the City Room of our Burbank branch AND virtually via Zoom. Registration is mandatory for virtual attendance and can be arranged at GainFCU.com/2024-Annual-Meeting.

Election results will be announced at the meeting.



independent advantage[®]

SOWING THE SEEDS OF YOUR TEEN'S FINANCES.


Plant the seeds of financial literacy and watch your son or daughter's understanding blossom! The Independent Advantage program is a series of financial courses for high school students. These skills are critical to well-rounded adult life. Independent Advantage graduates are set up with real-world tools for real-world finances.

Independent Advantage will educate your teen on:

- Importance of credit and how to use it wisely
- The value of a credit score and how to maintain it
- How to create short and long-term financial goals
- How to budget
- Proper use of credit cards, debit cards, and electronic financial systems
- How to maintain financial records and balance a checkbook
- How to identify fraud and protect your accounts
- AND SO MUCH MORE!

In-person and Zoom Classes available!

View the full schedule and sign up today at IndependentAdvantage.org.



MARK YOUR CALENDAR

The Credit Union branches will be closed in observance of the following holidays:

Memorial Day	Monday, May 27
Independence Day	Thursday, July 4

JOIN THE CONVERSATION

 facebook.com/GainCreditUnion

 @gainfcu

 @gainfcu

(818) 846-1710 (800) 622-3328

(818) 846-5096 Fax

GainFCU.com

 Gain FCU NMLS #407810

Insured by NCUA

BRANCH LOCATION & HOURS

Burbank Branch
1800 West Magnolia Boulevard
Burbank, CA 91506

San Fernando Branch
1201 Truman St., Suite D1
San Fernando, CA 91340

Monday - Thursday 9:00 am - 5:00 pm

Friday 9:00 am - 6:00 pm

CALL CENTER & LIVE CHAT HOURS

Monday - Thursday 9:00 am - 5:00 pm

Friday 8:00 am - 6:00 pm

Saturday 10:00 am - 2:00 pm

Automated Telephone Banking and Mastercard Debit & Credit Card support are available 24/7 at (818) 846-1710, option 2.

A MESSAGE FROM THE SUPERVISORY COMMITTEE.

The main responsibility of the Credit Union's Supervisory Committee is to periodically review the activities of this financial institution to ensure responsible management and staff, as well as to verify compliance with Credit Union rules and regulations. Should a problem or complaint arise while conducting your Credit Union transactions which cannot be resolved through normal channels, please contact us at: Supervisory Committee, P.O. Box 6773 Burbank, California 91510-6773

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