

Gain BETTER BANKING

Gain Federal Credit Union

SUMMER 2019

inside: *Planning For Retirement In A New Home? | Gain \$2,019 in 2019
Put Your Home To Work | Saving Gas And Money | Mobile Banking Is Even Better*



Go With Gain. Go With Mastercard.®

It's summer. So whether you're traveling across the country or heading across town to your favorite movie theater, go with your Gain Mastercard.

With low rates, no balance transfer fees, zero dollar liability and worldwide acceptance, going with your Gain Classic or Platinum Rewards Mastercard is the safe, secure and money-saving way to make your purchases.

Additional Benefits:

- No annual fee
- No balance transfer fee
- No cash advance fee
- Mastercard Global Service™
- Mastercard Airport Concierge™
- Price Protection
- Extended Warranty
- Mastercard Priceless® Cities

Apply today:

Online: GainFCU.com
On the phone: (800) 622-3328
In Person: Magnolia Branch
1800 W. Magnolia Blvd., Burbank

PLATINUM REWARDS MASTERCARD

Introductory rates as low as
1.99% APR*



CLASSIC MASTERCARD

Rates as low as
9.90% APR*



*APR= Annual Percentage Rate. Rates listed are our best rate based on approved credit. Actual rate may be higher depending upon applicant's credit rating and other underwriting factors. The 1.99% APR for Platinum Rewards is valid on purchases only, for 6 months from account opening. Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new, non-discounted variable rate on the first day of the billing cycle.



REFER A FRIEND GET \$25 TO SPEND.

Congratulations to Alejandro M., our quarterly Refer A Friend winner.

He won \$500 and you could be next!

See the rules and download the referral form on our website.

CALL CENTER & ONLINE BANKING CHAT HOURS

We're here to help!
Give us a call or chat with us online.

Monday	8:00 am - 6:00 pm
Tuesday - Thursday	9:00 am - 5:00 pm
Friday	8:00 am - 7:00 pm
Saturday	9:00 am - 3:00 pm



Planning For Retirement In A New Home?



Retired or preparing for retirement and thinking about buying a home? It's easier for retired borrowers to qualify for a mortgage loan today than it was 10 years ago. Now, lenders can look at your IRA and 401(k) and lump-sum retirement account distributions as income. However, the money can only be counted if you aren't currently using the assets for income.

If you haven't retired yet, you also can apply for a loan before you retire so that your loan will be based on your working income.

Many people are hesitant to have a mortgage in retirement—worrying about whether their retirement savings will last. But according to a survey by American Financing, 44% of homeowners between the ages

of 60-70 still have a mortgage to pay off.

Creating a budget that will account for unexpected expenses is important as you plan for a mortgage in your retirement. You must have enough wiggle room in your savings so that you can meet monthly payments, even if medical emergencies arise. You should also plan for inflation and property tax increases.

It's always wise to consult an investment adviser, a tax expert, and a lender to help you make decisions when it comes to buying a home. Give our experts at Fit Mortgage a call to help you with the financial tools you need as you nest in a new home.

Call us today or apply online. (818) 524-1680 www.FitMortgage.com

Borrower qualifications and maximum loan-to-value may vary by property type, loan program and loan amount. Please contact Fit Mortgage to determine what you qualify for. This flyer is intended for informational purposes only and is not a commitment to lend. Mortgages are processed by Fit Mortgage, LLC, a wholly owned subsidiary of Gain Federal Credit Union. Fit Mortgage NMLS #737320



FREE SEMINAR

Home Buying 101

Wednesday, August 7, 2019

Time: 5:30 – 7:00 pm

Location: Gain Federal Credit Union

1800 W. Magnolia Blvd., Burbank

Refreshments provided

RSVP to Sharon Wilson

Call: (818) 524-1677

Email: Sharon.Wilson@FitMortgage.com

Fit Mortgage NMLS #737320 Sharon Wilson NMLS #745456

HOME TIP

Buying a home in AZ or NV?

If you're planning to retire, considering a move or looking to buy a second home in Arizona or Nevada, give us a call to talk about your loan options.

Stop by and see us at the Magnolia Branch.

(818) 524-1680 GainFCU.com



GAIN \$2,019 IN 2019.

Avoid paying too much for your mortgage by speaking with an expert at Gain Federal Credit Union. We call our home loan department Fit Mortgage because we are experts at tailoring mortgages to fit your family's lifestyle, needs and budget.



Brought to you by
Gain Federal Credit Union

Call or come by our Magnolia Branch.

Now through July 31 you may receive up to a \$2,019 rebate on closing costs* when you fund your loan.

- Up to 97% loan-to-value
- Fixed and variable rates
- 10-, 15-, 20-, and 30-year terms
- Primary homes, vacation homes and investment property
- Single family residences 1-4 units, condos and PUDs only

* Receive a rebate up to \$2,019 on your closing costs. Gain FCU will pay your closing costs up to \$2,019 on First Mortgage loans for a purchase or to refinance an existing mortgage from elsewhere. Offer not valid for refinancing of current Gain FCU loans. Excludes FHA, VA, Reverse Mortgages and home equity loans. The offer is a maximum rebate towards closing costs for lenders title fee, settlement fee, underwriting, document preparation, appraisal, flood certificate and credit report. This offer is valid for applications funded by July 31, 2019. Offer may be discontinued at any time without notice. Present this ad to receive the discount. Rebate is also known as a lender credit.

Borrower qualifications and maximum loan amount may vary by property type, loan-to-value and credit score. Not all borrowers will qualify. Terms and conditions are subject to change without notice. Contact Fit Mortgage for details. Mortgages are processed by Burbank City Mortgage Services LLC dba Fit Mortgage NMLS #737320, and is a subsidiary of Gain Federal Credit Union NMLS #407810. Fit Mortgage is licensed in California by the Department of Business Oversight, California Financial Lenders License #603K340.

EVERYTHING

From Renovations To Relaxation. Put Your Home To Work.

Get your home project off the ground.

No matter what home improvement project is on your to-do list, Gain is ready to offer smart and sensible financing with a home equity loan.

Go beyond renovations.

An equity loan is also a wise way to fund your child's higher education, gain control of higher rate debt or take your family on that once-in-a-lifetime vacation.

Apply Online At GainFCU.com
Or Call Us At (818) 846-1710

HOME EQUITY
LINE OF CREDIT

Introductory
Rate as low as
2.99%
APR*

EXPRESS
HOME EQUITY LOAN

Fixed
Rates as low as
3.75%
APR*



*APR = Annual Percentage Rate. Rates subject to change without prior notice. Restrictions apply. Not all applicants will qualify. See Credit Union for details.
Gain FCU NML5# 407810.



TO GAIN. NOT JUST BETTER BANKING BUT A

Drive Happy!

With A Low Rate Auto Loan From Gain.

Auto Loan Rates
as low as

**2.49%
APR***

New and Used Vehicles

Give us a call
- you may be
preapproved!



*APR = Annual Percentage Rate. Rates effective as of 7/1/2019 and are subject to change without prior notice. Rates advertised are best available and include a .50% rate discount for Automatic Payment (AutoPay). All loans are subject to credit approval.

AUTO SEMINARS



Insider Tips To Buying A Car

Wednesday, July 24, 2019

Wednesday, September 11, 2019

Time: 5:30 – 7:00 pm

Location: Gain Federal Credit Union

1800 W. Magnolia Blvd., Burbank

Refreshments provided

RSVP to Mylene Lansang

Call: (818) 846-1710 Ext. 340

Email: mlansang@GainFCU.com

Quick Tips On Saving Gas And Money.

You can't control the price of gas. However, you can control how much gas (and money) you will burn. With just a few simple adjustments you can increase your gas mileage and save a lot of money.

Tip 1: In a hurry? Give yourself more time to get where you are going. Rapid starts and stops waste gas. Driving efficiently could increase your mileage up to 33%. Stick to the speed limits and use your cruise control on the highway.

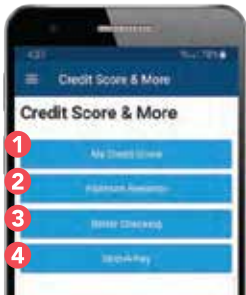
Tip 2: Keep your car tuned up and your tires properly inflated. Remember to change both your gas and air filters regularly. Keep your car properly tuned – check your manual for a maintenance schedule and stick to it. And check tire pressure once a month to keep tires properly inflated.

Tip 3: Map your route. Thanks to technology we can map our routes to help us save time and gas. Before you head out on the road use your map app to calculate the fastest and shortest route to your destination. And right before you leave you can check traffic to avoid any long delays.

Following these few simple tips can greatly improve your gas mileage and keep dollars in your pocket.



Now Mobile Banking Is Even Better With Credit Score & More



Mobile Banking with Gain just got 4 times better. Yes, 4 times better because we have 4 new features you can use in Mobile Banking.

- 1 | My Credit Score** – Your credit score is easily accessible once you sign in.
- 2 | Platinum Rewards** – For Platinum Rewards Mastercard cardholders, now you can view and deposit your cash back points to your saving or checking account in Mobile Banking.
- 3 | Better Checking** – Earning dividends on your checking account just got easier. Log into Mobile Banking and you can see how close you are to qualifying for your 1% dividend.
- 4 | Skip-A-Pay** – Need a little extra cash? Now you can skip your loan payment with just a few quick taps in Mobile Banking.



THANK YOU!

Thanks to all the members and volunteers who came to our 79th Anniversary Celebration.

We know you have choices and we appreciate that you choose Gain Federal Credit Union!

Mark Your Calendar

SEMINAR DATE

Holistic Planning for your Financial Goals

Wednesday, September 18th

Speaker: Patricia Hall

To register please call:
(800) 490-1447



HALL, HODGES & ASSOCIATES
planning your retirement your way

Registered Representatives of and securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS) Member FINRA/SIPC. Not NCUA Insured. Not insured or guaranteed by Gain Federal Credit Union (GFCU). Hall, Hodges & Associates (HHA), BFCFS and GFCU are separate entities.

Coming soon... EZ PAY

It's a quick and easy way to make your loan payments online or over the phone. Watch for the EZ Pay button on our website in August 2019.



Brock Collins
Director of Business Development

GAINFUL EMPLOYMENT.

In the month of May we Gained a new Director of Business Development, Brock Collins, to our Credit Union Family. One of Brock's responsibilities will be partnering and building upon our relationships with our Select Employee Groups. We look forward to connecting Gain FCU to a host of employees as we provide much needed financial benefits and education at no cost to their employer. Brock brings with him a passion for financial literacy, events and sponsorships, customer service, and non-profit/volunteer work in the community.

If you run into Brock out-and-about or at one of our events - don't be shy! He loves discussing what part the Credit Union has played in a member's past and what more we can do in the future.

Summer Fun In The City.



Being a part of our community has been our focus for 79 years and we are proud to be a sponsor for the Starlight Bowl Summer Concert Series.

Join us at the Starlight Bowl on Saturday, July 20 where we will be singing and dancing the night away with The Fab Four.

- Thursday, July 4th** – Big Bad Voodoo Daddy & Rumble King
- Saturday, July 13th** – Karla Perez and Bandidos De Amor
- July 20th** – The Fab Four and The Answer
We'll be at this concert. Stop by and see us!
- July 27th** – Yachtley Crew and Graceband
- August 3rd** – Which One's Pink? And The Neil Deal
- August 10th** – John Waite and Venice

For tickets and information go to www.StarlightBowl.com

Save The Date For Shred Day

Saturday, October 5th, 2019
Magnolia Branch
Staff Parking Lot



How is your teen spending their money?

Whether they are earning an allowance or have a job, money is sitting in your teen's wallet and now is the perfect time to teach them how to manage it. Independent Advantage is a free program for high school students that provides information about saving, budgeting, checking accounts and credit cards.

Classes are free and dinner is served at the start of each session.

www.IndependentAdvantage.org

SEPTEMBER

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MARK YOUR CALENDAR

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

Independence Day Thursday, July 4

Labor Day Monday, September 2

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

(818) 846-5096 Fax
GainFCU.com

JOIN THE CONVERSATION

[facebook.com/GainCreditUnion](https://www.facebook.com/GainCreditUnion)

@gainfcu

@gainfcu

BRANCH LOCATIONS & HOURS

Magnolia Branch

1800 West Magnolia Boulevard
Burbank, CA 91506

Office Hours

Monday – Thursday 9:00 am – 5:00 pm
Friday 8:00 am – 6:00 pm

Cabrini Branch

9795 Cabrini Dr., Suite 203
Burbank, California 91504

Office Hours

Monday – Friday 9:00 am – 5:00 pm

CALL CENTER & ONLINE BANKING

LIVE CHAT HOURS

Monday 8:00 am - 6:00 pm

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

Friday 8:00 am - 7:00 pm

Saturday 9:00 am - 3:00 pm

NOTE: Live Chat is available when you login to Online Banking.

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

