

Gain BETTER BANKING

Gain Federal Credit Union

FALL 2020

inside: Save \$2,020 in 2020 | Buying a Home in CA, AZ, NV, CO, OR, UT or WA? | Lock in the Best Rate Auto Expert | Jingle Bills | Gain Cares | Looking for a CD? | Remote Banking Choices

Simple = Better Announcing our NEW Online and Mobile Banking Gain Access – October 20

First, here's what we're improving:

- One username and one password to access all your Gain accounts
- Card Controls now accessible from your desktop computer
- Enhanced alert options, including push notifications to your mobile device
- More intuitive, "at-a-glance" layout
- New compatibility with Mint and QuickBooks®

10 Things You MUST Know

- 1. New Online and Mobile Banking will be activated on October 20, 2020.**
- 2. You will need to reactivate your Online and Mobile Banking access.**

The improved security and additional features of our new Online and Mobile Banking require you to re-enroll in our system on or after October 20, 2020.
- 3. You must know your member number to activate your access.**

If you do not know your member number, visit GainFCU.com/Member-Number.
- 4. You will need to choose a username.**

Usernames will be available on a first come-first serve basis. The sooner you enroll, the better the chance you'll get the username you want.
- 5. There is no overlap of the old and new online banking platforms.**

The current Online and Mobile Banking will cease on October 20. You must register on the new system to access your accounts. You may still update your contact information in the old system until that date.
- 6. Bill Pay will be unavailable October 16 - 20.**

To allow for this switchover, Bill Pay will be unavailable from October 16 until the new platform goes live on October 20. Bill Pay payments that are scheduled to be processed during this time will NOT be processed and the payment controls will NOT be accessible. These will need to be sent from the new system after October 20.
- 7. Money Mover will be replaced beginning October 20.**

Our Online Banking external transfer system, Money Mover, will be retired and inaccessible beginning October 19. It will be replaced with External Transfers under the "Transfers & Payments" section when the new Online Banking platform is launched.

IMPORTANT: Stored *payee information* from Money Mover will be available immediately in the new system. However, *recurring payments* will need to be rescheduled using the new tool. Transactions originated by external, third parties will not be affected.
- 8. Internet Explorer will not be compatible with this new platform.**

Microsoft ended support for Internet Explorer on 1/12/16. Therefore, IE will not be compatible with our new Online Banking platform. You can use Safari, Microsoft Edge, Firefox or Google Chrome.
- 9. You will need to download your Quicken accounting data before the transition and reestablish Quicken access on the new system.**

For instructions on re-linking your Quicken account, please visit GainFCU.com/Quicken-Conversion.

We'll also be introducing new compatibility with Mint and QuickBooks®.
- 10. For full details and answers to frequently asked questions about Mobile and Online Banking, please visit GainFCU.com/New-Online-Banking.**



We're looking forward to sharing our new Online and Mobile Banking with you!

★ ★ ★
ELECT TO SAVE
\$2,020
IN
2020



It's the choice that everyone can agree on. Elect to save on your mortgage closing costs with the help of our Real Estate professionals who've campaigned for a special rebate. That's right; from now until the end of 2020, you can save up to \$2,020 on closing costs when you finance your mortgage with Gain Federal Credit Union.*

Both new purchases and refinances are eligible. Apply today or explore and learn with our interactive Mortgage Center tools at GainFCU.com/Mortgage or call (818) 846-1710.

*Gain Federal Credit Union will pay your closing costs up to \$2,020 on First Mortgage loans for a purchase or refinance. Offer not valid for refinance 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 received after October 1, 2020 and funded by December 31, 2020. Offer may be discontinued at any time without notice. Rebate is also known as a lender credit. Contact credit union for complete details. 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. Mortgages are processed by Gain Federal Credit Union NMLS #407810.



Buying a home in CA, AZ, NV, CO, OR, UT or WA?

If you're looking to buy a second home, considering a move or planning to retire in any of those states, give us a call at (818) 846-1710 to speak with our helpful mortgage professionals.



Visit GainFCU.com



Lock in the **BEST RATE** before the New Year!

End 2020 the right way by locking in an amazing interest rate with Gain. Through the end of 2020, we'll be offering our best 24-month rate on new and used auto loans for loans up to 72-months! You can get a longer term at the same, great low rate.

Rates are as low as

1.99%^{*}
APR

Up to
6 YEARS

To learn more and apply, visit GainFCU.com/Auto-Loans.



Haven't found your dream car yet? Let our Auto Experts lend a hand. They'll find the car you want, handle the paperwork, and even deliver right to your door!

To get started, just visit GainFCU.com/Auto-Expert or call (818) 846-1710 and press 5.

*APR = Annual Percentage Rate. Representative Example: A \$25,000 loan financed at 1.99% APR for 72 months would result in 72 payments of \$368.66. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Rates advertised are best available for vehicles year models 2016 or newer and with less than 125,000 miles. No prepayment penalty. "As low as" rates listed are our best fixed rates on approved credit. Actual interest rate offered may be higher depending upon applicant's credit rating and other underwriting factors. In some instances, we may require borrowers to purchase Guaranteed Auto Protection on new and used auto loans. Rates shown are promotional rates effective from 9-1-2020 to 12-31-2020. Rate is best available, yours may be higher; for more information please contact Consumer Lending Dept. Refinance of current Gain vehicle loans are not eligible for promotional rate.

For the most up-to-date info

Cash is Coming Home for the Holidays!

Our collection of commemorative cash gift books lets Gain members give the gift of cash with a festive twist. Our books come packed with cash and decorated with designs to suit the season. Each book features U.S. currency padded together in a festive gift book and costs just two dollars per pack (plus the cost of currency).

Available in \$1.00 & \$5.00 bill denominations:

10 count singles (\$1.00).....	\$12.00
20 count singles (\$1.00).....	\$22.00
10 count fives (\$5.00).....	\$52.00
20 count fives (\$5.00).....	\$102.00



Time Saving Tip: Be sure to call ahead and we'll have your order ready to pick up when you arrive!

Gain
Cares



Gaining Ground



Gain kicked off the giving season with a food drive to benefit Family Promise of the Verdugos and El Nido Family Centers. Our employees donated and delivered 70 boxes with sandwich makings, pasta dinner ingredients, cereal, burrito fixings, and lots of macaroni and cheese.

El Nido Family Centers provides counseling and family support services to disadvantaged communities throughout Los Angeles County. Family Promise of the Verdugos is a non-profit organization committed to helping homeless families to achieve lasting independence. To learn more about our community partners and how you can help, visit familypromiseverdugos.org and elnidofamilycenters.org.

We are proud to stand with our community in times of need and have continued this tradition now for over 80 years.

Call (818) 846-1710

Looking for a CD... How about a MYGA instead?



Interest rates are historically low. Many pundits feel that they're likely to stay that way for quite some time. So, if you're one of those people who has come to rely on CDs as part of your financial framework... but you're hoping for a more competitive rate of return...then what do you do?

Why not consider a "MYGA" for a portion of your portfolio? That's a "Multi-Year Guaranteed Annuity". It's a form of fixed annuity that offers a predetermined, and contractually guaranteed, fixed interest rate for a certain period of time... usually 3 to 10 years.

MYGAs are often mentioned in the same breath as Certificates of Deposit because they're similar in nature. Neither MYGAs, nor CDs, are subject to market volatility. However, there are some key differences between MYGAs and CDs:

- A MYGA is a contract with an insurance company, while a CD is issued by a banking institution.
- CDs are FDIC or NCUA insured, while MYGAs are not.
- A MYGA may allow for partial withdrawals each year without a penalty.
- The interest earned on CDs is taxed each year, while a MYGA is tax-deferred.
- MYGAs may offer more competitive interest rates than a CD.



So, if you're looking for alternatives for your CD dollars, you might want to consider a MYGA. To find out more about how they work, and current interest rates available, please call Patricia or Bryan Hall at Hall, Hodges & Associates...**(800) 490-1447**.

Branch Office: 700 N. Brand Blvd. Suite 650, Glendale CA 91203

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 **HALL, HODGES & ASSOCIATES**
family financial solutions

Gain Access with Remote Banking Choices



Everyone is facing the challenge of COVID-19 in their own way. Our branches remain open, but if you prefer to stay home, and avoid the risk, we've got you covered. Gain offers remote access to your account that fits almost any situation. Learn about all our options at [GainFCU.com/Remote](https://www.gainfcu.com/Remote).

Branches remain open for teller transactions only. For a complete list of qualified transactions, visit [GainFCU.com/Updates](https://www.gainfcu.com/Updates).



ONLINE BANKING



MOBILE BANKING



ATMs



DROPOFF BOX



CALL CENTER



MARK YOUR CALENDAR

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

Veterans Day	Wednesday, November 11*
Thanksgiving Day	Thursday, November 26
Day After Thanksgiving	Friday, November 27*
Christmas Day	Friday, December 25

(818) 846-1710 (800) 622-3328
 (818) 846-5096 Fax
[GainFCU.com](https://www.gainfcu.com)

JOIN THE CONVERSATION

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

BRANCH LOCATIONS & HOURS

Burbank Branch	
1800 West Magnolia Blvd. Burbank, CA 91506	
Monday – Friday	9:00 am – 4:00 pm
Pacoima Branch	
13168 Van Nuys Blvd. Pacoima, CA 91331	
Monday – Friday	9:00 am – 4:00 pm

CALL CENTER & ONLINE BANKING LIVE CHAT HOURS

Monday - Thursday	9:00 am - 5:00 pm
Friday	9:00 am - 6:00 pm
Saturday	10:00 am - 2:00 pm

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

Automated Telephone Banking and Mastercard Debit & Credit Card support is available 24/7 at (818) 846-1710 and press 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



*Call Center available
 Gain FCU NMLS #407810

