



Gain BETTER BANKING

FALL
2026

GAIN FEDERAL CREDIT UNION

sea-sands Greetings

from Gain



Sun, sand and a New Set of Wheels

RATES AS LOW AS
5.25% APR¹
ON A 72-MONTH TERM

★ No payments
for up to
90 days²

★ Flexible terms
up to
84 months

★ Financing for
new, used
or refinanced
vehicles



SCAN TO LEARN MORE
OR VISIT
GainFCU.com/Auto

¹ APR = Annual Percentage Rate. Available for vehicles 3 years old and newer. Offer not available for first time buyers or JumpStart Auto Loans.

² Interest will accrue during 90-day period. Not all customers will qualify. Other financing options are available.

Representative Example: A \$30,000 loan financed at 5.25% APR for 72 months would result in 72 payments of \$486.63. The actual interest rate offered may be higher depending on the applicant's credit rating, vehicle model year, and other underwriting factors. All loans are subject to credit approval, Membership with Gain FCU, and subject to Credit Union policies and procedures. Rates advertised are best available for vehicles that are three years old or newer and have less than 125,000 miles. Rates are subject to change without prior notice. Not all borrowers will qualify. Terms and conditions apply. Must be 18 years of age or older to qualify for loan. Excludes Cargo Vans, for Van Conversions refer to RV Loan Rates.

Remote Banking tips for the **Busy Season**

- ★ Learn how to register and log in
- ★ Get help with Bill Pay and transfers

- ★ Find your account and routing numbers
- ★ Learn to reset your password and more



SCAN TO LEARN MORE OR VISIT
GainFCU.com/Tutorials

Call us anytime! (818) 846-1710



SKIP-A-PAY Keep the Cheer

Give your budget a little more breathing room this holiday season with Gain's Skip-A-Pay.

- ★ Skip a payment on an eligible Gain loan
- ★ Just a \$30 fee per skip
- ★ Available once every 12 months per eligible loan
- ★ Easily process Skip-A-Pay through Online or Mobile Banking

Eligibility restrictions apply. Finance charges will continue to accrue, and skipping a payment extends the loan term and may result in more interest paid. Visit GainFCU.com/Skip-A-Pay for full Skip-A-Pay terms.



**SCAN TO LEARN MORE
OR VISIT
GainFCU.com/Skip-A-Pay**



A Safer Season Starts Here

Gain is adding enhanced security measures to help keep your Online & Mobile Banking experience safer than ever. A few extra steps can make a big difference in keeping your accounts secure.

- ★ Additional verification may be required
- ★ Extra safeguards help protect against malicious threats
- ★ Enhanced security helps keep your accounts and information protected



**SCAN TO LEARN MORE OR VISIT
GainFCU.com/Security-Center**



A Little Holiday Magic Right in Your Wallet

The holidays are busy enough. Why not make paying for them a little easier? Add your Gain Debit or Credit card to Apple Pay® or Google Wallet® and pay with your mobile device.



- ★ Add your card in seconds using the app of your choice.
- ★ Make purchases faster and easier with Tap-to-Pay
- ★ Enjoy added security

**Add your cards
to your digital wallet today!**

Apple Pay and Google Wallet are trademarks of their respective companies. Gain Federal Credit Union is not affiliated with Apple Inc. or Google LLC.

GainFCU.com

SEASHELLS, SLEIGH BELLS & Jingle Bills

Our exclusive Jingle Bills make gifting easy and festive. Available only to Gain members this holiday season! Don't wait, these go fast! Once they're gone, they're gone!



SCAN TO LEARN MORE
OR VISIT
GainFCU.com/Jingle-Bills

ON SALE NOVEMBER 30!

All padded currency books contain \$2 bills!

10 count\$22.00
25 count\$52.00
50 count\$102.00



independent advantage®



BRIGHTER Financial Futures

Before teens learn how to manage rent, credit cards, car payments, and everyday expenses, they need a place to learn the basics.

Independent Advantage teaches budgeting, saving, banking fundamentals, and responsible credit habits in a fun, engaging environment.



IN-PERSON & ONLINE COURSES AVAILABLE



SCAN TO LEARN MORE OR VISIT
GainFCU.com/IA

It's time to Gain Better Banking.

GOOD TIPINGS & Great Tips

GAIN SEMINARS



OCT
8
2026

MOVE MONEY WITH CONFIDENCE: DIGITAL PAYMENTS & TRANSFERS

Presented by Jasmine Jimenez,
Corporate Trainer, Gain FCU

6:00 pm - 7:00 pm



NOV
9
2026

YOUR RETIREMENT BENEFITS, WORKING TOGETHER: PENSIONS, DEFERRED COMPENSATION & ROLLOVER OPTIONS

Presented by Adam Fallert and Shelby Rothman of
EnJoy Financial*

6:00 pm - 7:00 pm



DEC
1
2026

PREPARING FOR RETIREMENT'S MOST IMPORTANT YEARS: THE RETIREMENT RED ZONE

Presented by Adam Fallert and Shelby Rothman of
EnJoy Financial*

6:00 pm - 7:00 pm



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OR VISIT
GainFCU.com/Seminars

* EnJoy Financial is a registered representative of Cambridge Investment Research Inc. Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer. Member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. CA Insurance License 0C92876. Cambridge does not offer tax advice. Cambridge and EnJoy Financial and Gain Federal Credit Union are not affiliated. Non-deposit investment products are not guaranteed by the credit union, not insured by the NCUA, and may lose value.

GIVE YOURSELF THE GIFT OF Financial Wellness

 **GreenPath**
financial wellness

Troubled credit? Gain and GreenPath Financial
Wellness are here to help you move forward.

- ★ Free, one-on-one financial counseling
- ★ Help with debt and credit
- ★ Housing and student loan guidance
- ★ Personalized resources to help you get back on track



SCAN TO LEARN MORE
OR VISIT GainFCU.com/Greenpath

ATM @ BUR

Gain
Better
Banking®



**HOLLYWOOD
BURBANK
AIRPORT**

Gain is happy to announce that we'll continue to be the ATM provider at Hollywood Burbank Airport when the new terminal opens this fall. Look for our TWO ATMs @ BUR when the terminal opens!

★ Fee-free ATM access for Gain members

★ Convenient access to cash on either side of the security checkpoint



ATM



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 Day	Friday, November 27
Christmas Day	Friday, December 25
New Year's Day	Friday, January 1



JOIN THE CONVERSATION

 facebook.com/GainCreditUnion

    @gainfcu

Fax: (818) 846-5096

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

Gain
Better
Banking®



CONTACT US

Call Us

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

Live Chat Hours

Monday - Thursday 9:00 am - 5:00 pm
Friday 9:00 am - 6:00 pm

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