



Gain BETTER
BANKING

GAIN FEDERAL CREDIT UNION

SUMMER
2026



THE GREAT AMERICAN CREDIT UNION

THE
SPIRIT OF
'26!

As we all celebrate America's 250th birthday, we're helping our Members achieve a little more financial independence every day. From auto loans and home equity lines to financial education and community events, Gain FCU is proud to be your All-American, hometown credit union.

THE GREAT AMERICAN AUTO LOAN

THIS **ROAD TESTED LIBERTY LOAN**
OFFERS YOU FREEDOM FROM PAYMENTS FOR

90 DAYS!¹

Whether you're buying new, used, or simply upgrading your ride, Gain FCU makes financing easy with competitive rates, flexible terms, and NO payments for up to 90 days.¹



SCAN TO LEARN MORE
OR VISIT
GainFCU.com/Auto

“

Gain FCU's consumer lending department stands out because it pairs competitive pricing with deep operational competence and member centric culture. For borrowers in Burbank and surrounding areas, this makes Gain one of the most cost effective and convenient auto financing options available.

ROBERT LOPEZ

Director of Consumer Lending & Asset Recovery

AS LOW AS

4.99%_{APR}²

FOR 6 YEARS

NEW AND USED
VEHICLE FINANCING

EASY APPLICATION
PROCESS

¹ Interest will accrue during 90-day period. Not all customers will qualify. Other financing options are available.

² APR = Annual Percentage Rate. Available for vehicles 3 years old and newer. Offer not available for first time buyers or JumpStart Auto Loans.

Representative Example: A \$30,000 loan financed at 4.99% APR for 72 months would result in 72 payments of \$423.88. 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.

THE GREAT AMERICAN ADDITIONAL AUTO COVERAGE

GAP PLUS

If your loan is "UPSIDE DOWN" and your car is deemed a **TOTAL LOSS**, there could be a big difference between what you still owe and what your insurance company will cover. That's where GAP insurance can help.

COLLISION!

WEATHER!

THEFT!

Don't get stuck making payments on a car you no longer have.

ANOTHER BIG "PLUS"

The additional "PLUS" benefit can provide a **\$1,000 CREDIT** toward your next vehicle loan if financed with Gain within 90 days of the GAP claim settlement.

COST
\$699

MECHANICAL BREAKDOWN PROTECTION



EXTENDED WARRANTY

A Route 66 extended car warranty is a service contract that covers vehicle repairs beyond the manufacturer's original warranty and could help offset repair costs to your vehicle.

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OR VISIT

GainFCU.com/GAP-MBP

Coverage, limitations, exclusions, and eligibility requirements apply. See credit union for complete program details.

Call us anytime! (818) 846-1710



THE GREAT AMERICAN HOME EQUITY LINE OF CREDIT

SPARKLING SAVINGS AND **BETTER ACCESS TO YOUR DREAMS**

Your home has been building equity while you've been busy living your life. Now it may be ready to return the favor.

A Home Equity Line of Credit gives you flexible access to funds for remodeling projects, debt consolidation, education expenses, or those "while we're at it..." projects that somehow keep getting added to the list.



Today, it is rare that you can call your banking institution and actually speak to a human. Not only is it a human at Gain, but it is generally the person that can give you the answer that you are seeking or resolve the problem you are having.

JOHN CHEVALIER

Mortgage Lending and Loan Servicing Manager
NMLS #1053306

Call (818) 846-1710

and ask for Real Estate Lending!

INTRODUCTORY RATE OF

4.99%
APR¹

FOR THE FIRST 6 MONTHS

BORROW UP TO

\$500,000²

10-YEAR DRAW PERIOD

NO PREPAYMENT PENALTY



SCAN TO
LEARN MORE OR VISIT
GainFCU.com/HELOC



¹ APR = Annual Percentage Rate. The 4.99% Annual Percentage Rate is an introductory rate valid for the first 6 months from account opening after which the APR will adjust to a variable rate based on the Prime Rate (the Index) as published in the Wall Street Journal, plus the margin and is subject to change quarterly thereafter. The maximum APR will not exceed 18.00%. Draws must occur within the introductory period to qualify for the rate. New HELOCs and primary residences only. Minimum and maximum loan amounts apply. Subject to credit approval and Gain FCU policies and procedures. Membership is required to obtain a HELOC. Offer is valid for a limited time and is subject to change without prior notice. Lender closing costs: Gain Federal Credit Union pays for flood certification, standard recording fees, title and appraisal. Members are required to pay for Sub-escrow of \$160 (if required), and California's document recording surcharge fee of \$150 to \$225.

² Not all applicants will qualify for the maximum limit of \$500,000.

GainFCU.com

THE GREAT AMERICAN SEMINARS



THE 5 PILLARS OF RETIREMENT

JUL
14
2026

TUESDAY

6 PM – 7 PM

Presented by
Adam Fallert and
Shelby Rothman of
EnJoy Financial*

LEARN ABOUT:

MANAGING RISK IN
TODAY'S MARKET

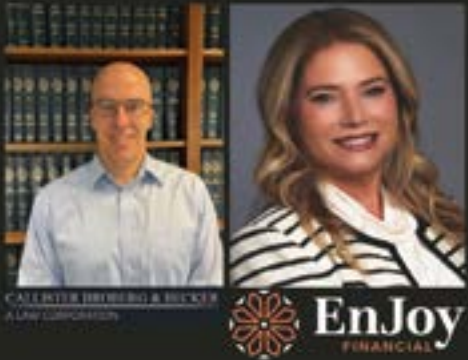
CREATING RELIABLE
RETIREMENT INCOME

TAX PLANNING STRATEGIES

LONG-TERM CARE
CONSIDERATIONS

LEGACY AND ESTATE
PLANNING

RETIREMENT-FOCUSED
INVESTMENT OPTIONS



ESTATE PLANNING

AUG
24
2026

MONDAY

6 PM – 7:30 PM

Presented by Adam
Becker of Callister
Broberg & Becker
and Shelby Rothman
of EnJoy Financial.*

LEARN ABOUT:

WILLS VS. TRUSTS EXPLAINED

BENEFICIARY DESIGNATION
BEST PRACTICES

POWERS OF ATTORNEY
ESSENTIALS

HEALTHCARE DIRECTIVES
AND PLANNING

ESTATE, RETIREMENT,
AND TAX COORDINATION

AVOIDING COMMON
ESTATE MISTAKES

Seminars are held at our Burbank Branch located at 1800 W. Magnolia Boulevard unless otherwise noted.



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* Presenters are not affiliated with or endorsed by Gain FCU. The estate planning portion of this seminar is provided by a representative from Callister Broberg & Becker and is for general educational purposes only and does not constitute legal, tax, or investment advice.

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.

It's time to Gain Better Banking.

independent[®] advantage

THE GREAT AMERICAN **TEEN FINANCIAL EDUCATION** PROGRAM

IT'S A **LIFE SKILL.**

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.

It's like driver's ed for dollars!

Students must open a Gain FCU savings account prior to the first class. Classes are free.

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*An investment in
knowledge pays the
best interest.*

BENJAMIN FRANKLIN”

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LEARN MORE**



IN-PERSON COURSE

JUL 7 | 14 | 21 | 28

MEETS WEEKLY ON TUESDAYS

12 PM - 2 PM

SPECIAL DAYTIME SESSIONS FOR SUMMER BREAK

VIRTUAL COURSE

JUL 8 | 15 | 22 | 29

MEETS WEEKLY ON WEDNESDAYS

4:30 PM - 6:30 PM via ZOOM

IN-PERSON COURSE

SEP 8 | 15 | 22 | 29

MEETS WEEKLY ON TUESDAYS

5:15 PM - 7:30 PM

VIRTUAL COURSE

SEP 9 | 16 | 23 | 30

MEETS WEEKLY ON WEDNESDAYS

4:30 PM - 6:30 PM via ZOOM

THE GREAT AMERICAN PUMPKIN PATCH & FLEA MARKET

AMEND YOUR CALENDAR TO
INCLUDE THIS **CELEBRATION!**

Our annual Pumpkin Patch & Flea Market is already on the calendar, and trust us, you will want to save the date.

Join us for pumpkins, food trucks, face painting, arts and crafts, photo opportunities, flea market treasures, and plenty of family fun.

Open to the public, admission is free, and proceeds benefit Kids Community Dental Clinic.



SCAN TO
LEARN
MORE

SAVE THE DATE

OCT
03
2026

SATURDAY
11 AM – 4 PM

GAIN'S BURBANK
BRANCH

Congratulations to these Members, who were selected as raffle winners during our In-N-Out Day Anniversary Celebration, where more than 1,000 In-N-Out meals were served.

RAFFLE WINNERS FROM OUR IN-N-OUT DAY ANNIVERSARY CELEBRATION



Donna C.



Glenda R.



Nanette C.



Jericka C.

MARK YOUR CALENDAR

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

Independence Day Friday, July 3
Labor Day Monday, September 7

JOIN THE CONVERSATION

facebook.com/GainCreditUnion

@gainfcu

@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

CONTACT US

CALL CENTER AVAILABLE 24/7

(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

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