

Gain BETTER BANKING

WINTER
2026

GAIN FEDERAL CREDIT UNION

We Love Our Members

It's time to fall head over heels for Better Banking.
Think of us as your financial box of chocolates, except
in this case, you'll know exactly what you're getting!
Better Banking!

HOME EQUITY IS WHERE THE HEART IS



Love is in the air. So is opportunity. With a Gain Home Equity Line of Credit (HELOC), you can tap into the value of your home and access cash when you need it, quickly, easily, and on your terms.

♥ Easy Access to Cash

Your HELOC gives you fast, convenient access to your available funds. Just open your app and transfer what you need from your HELOC instantly.

♥ Break Up with Higher Interest Credit Cards

The national average credit card rate is 25.32% APR¹. Our HELOC rates are significantly lower, which makes your purchases cost less in the long run!

♥ Consolidate Debt & Save a Love-Boatload

Use your HELOC to pay off high-interest credit cards, and watch the savings stack up.

♥ Swipe with Confidence

with the Equity Gold Mastercard®

Your HELOC comes with an Equity Gold Mastercard that is perfect for online and in-store purchases.

HELOC INTRO RATES AS LOW AS

4.99%
APR²

for the first 6 billing cycles

THE CARD
YOU WANT



Apply today at GainFCU.com/Gold

1 APR = Annual Percentage Rate. Per Forbes as of 11/24/25: <https://www.forbes.com/advisor/credit-cards/average-credit-card-interest-rate>. Actual savings depend on balance, rate, and repayment behavior.

2 APR = Annual Percentage Rate. The 4.99% Annual Percentage Rate is an introductory rate valid for the first 6 billing cycles 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 promotional period to qualify for the intro 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.

Call us anytime! (818) 846-1710



SWIPE RIGHT FOR THE RIDE

Love at first drive is real. Whether you are upgrading, downsizing, or just testing your options, you should love what you drive. We'll help keep those monthly payments more than friendly, and we might even save you money with refinancing.

RATES AS LOW AS

3.99%

APR¹
ON TERMS OF 2 YEARS

**NO PAYMENTS
FOR UP TO 90 DAYS²**



Know More at GainFCU.com/Auto

1 APR = Annual Percentage Rate. Rates are subject to change without prior notice. Subject to credit approval. Not all borrowers will qualify. Terms and conditions apply. Must be 18 years of age or older to qualify for loan.
2 Available for vehicles 3 years old and newer. Offer not available for first time buyers or JumpStart Auto Loans. Interest will accrue during 90-day period. Not all customers will qualify. Other financing options are available.

GainFCU.com



PICK THE HEART OF OUR CU

ANNUAL MEETING & ELECTIONS

To provide a more democratic election process of the Credit Union's Board of Directors, the election is conducted by mail when there is more than one nominee for any Board position. If there's only one nominee for each open position, an election will not be conducted by ballot.

Nominees to fill the three seats up for reelection for three-year terms are incumbents Jess Talamantes, Kim Freed, and Peggy Peters.

Nominations for Board positions may also be made through a petition signed by 1% of the Members of this Credit Union (205 eligible voting Members). To be considered, nominations by petition must be received at the Credit Union c/o Secretary, Paula Ohan, no later than Sunday, March 8, 2026. You may come to the Credit Union office to pick up an official petition or call to have one mailed to you.

– Paula Ohan, Secretary, Board of Directors

Save the date:

ANNUAL MEMBERSHIP MEETING
Thursday, April 30, 2026 | 6:00 pm



**Members
Only
Invitation**

It's time to Gain Better Banking.

AND THE NOMINEES ARE...



Kim Freed

A Southern California native, Kim graduated from John Burroughs High School and received her bachelor's degree from California State University, Northridge.

Kim started working for the City of Burbank in 1991 in the Recreation division of the Parks and Recreation Department, as a work trainee. She was promoted through the ranks and is currently a Recreation Supervisor overseeing the Joslyn Adult Center and Burbank Volunteer Programs.

Kim was appointed as a volunteer on the Committee of Credit Union Volunteers in 2001. She was appointed to the Supervisory Committee in 2006 and appointed to the Board of Directors in 2012. She has continued to serve the membership for the past 24 years. She says being a member of the Board continues to be a very rewarding and challenging commitment. She is very honored to be able to serve the Credit Union membership and her community. Along with volunteering for GAIN, Kim also volunteers with the Volunteers of the Burbank Animal Shelter (VBAS) and serves on the board for both VBAS and her quilt association.



Peggy Peters

Peggy Peters is a life-long Burbank resident and a John Burroughs High School graduate. She retired from the Burbank Police Department in 2011, as the Executive Assistant to the Police Chief, after 38 years of service.

Peggy has been a member of the Credit Union for over 53 years and has served as a Credit Union volunteer since 1998. In 2001, she was appointed to the Board of Directors, and during her tenure, has served as Board Secretary, Board Treasurer, Vice Chair, and Chair.

In addition to her volunteer hours, Peggy is an avid Dodger fan. She enjoys traveling and spending time with her daughter Heather, son-in-law Phil, and grandchildren Liam, age 14, Marlowe, age 12, and Anders, age 7.



Jess Talamantes

Jess graduated from John Burroughs High School and went on to earn a Bachelor of Science degree from California State University at Los Angeles. In 1974, Jess began working for the City of Burbank in the Personnel Department, and after taking the Firefighter exam, he was hired by the Burbank Fire Department in 1975. He retired in 2007 after 32 years with the Fire Department and 33 1/2 years as a City employee.

Mr. Talamantes has served as a dedicated Credit Union Volunteer for over 40 years; 6 on the Credit Committee and the past 34 years on the Board of Directors, of which 6 years were as Chairperson.

Mr. Talamantes was elected to the Burbank City Council in 2009 and served for over 13 years including three terms as Mayor (the Centennial Mayor in 2011). In addition to his many committee assignments, he has served as President of the Los Angeles County Division of the League of California Cities, represented Burbank on the Southern California Association of Governments, and the San Fernando Valley Council of Governments. He continues to represent Los Angeles County on the Regional Rail "LOSSAN" Board of Directors. He also represents the City of Burbank on the Burbank, Glendale, Pasadena Airport Authority and is currently serving as President of the Authority.

Jess' favorite thing to do is spending time with his family. He and his wife Sandy love traveling to new destinations and going to their grandkids' sporting events. He is a proud "Papa" to Lana, Shane, Lilah, Dylan, and Reagan.



MONEY MOVES TO MAKE YOUR HEART SKIP A BEAT

SEMINARS

Make a date with yourself and take advantage of these FREE seminars held at our Burbank Branch located at **1800 W. Magnolia Boulevard**.



HOME BUYING

with John Chevalier & Gigi Santoro

January 8, 2026

6:00 pm - 7:00 pm



NEW YEAR FINANCIAL CHECK UP: THE TOP 7 THINGS TO KEEP YOU ON TRACK IN 2026

with Shelby Rothman

January 12, 2026

6:00 pm - 7:00 pm



INTEGRATING YOUR RETIREMENT PLANS: PENSIONS, 401(K)S, AND TAX-SMART STRATEGIES

with Shelby Rothman

February 23, 2026

6:00 pm - 7:00 pm



SOCIAL SECURITY STRATEGIES AND CHALLENGES

with Shelby Rothman

March 9, 2026

6:00 pm - 7:00 pm



HOME EQUITY LINE OF CREDIT

with John Chevalier

March 12, 2026

6:00 pm - 7:00 pm



STEPS TO REBUILDING YOUR FINANCES

with Shelby Rothman

March 23, 2026

6:00 pm - 7:00 pm

Bring a friend (or a date).

Non-members are welcome.

Know More at GainFCU.com/Seminars

John Chevalier, Director of Mortgage Lending and Loan Servicing, Personal NMLS #1053306

Gigi Santoro, Realtor, Gigi Santoro Properties, License #01873900. Gigi Santoro Properties is not affiliated with Gain Federal Credit Union and is a separate entity.

Shelby Rothman, EnJoy Financial

Securities offered through Registered Representatives of Cambridge Investment Research, 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.

OUR MEMBERS US



I have been a Gain FCU Member for over three decades. I have relied on their services for both personal and business accounts, competitive rates on home/car loans, and credit cards. The staff are cordial, professional, and competent at all times. In particular, I commend the prompt and knowledgeable response I received in the midst of the issues during the recent transition. Someone quickly returned my call, which I missed, but my issue was quickly resolved by the agent who answered when I called back. I feel welcome and comfortable every time I personally transact business at the branch.

-Beth H.



I have been a Member since 1998, and I love Gain Federal Credit Union. I can count on Gain for my home loans and my auto loans. I refinanced, and I was given excellent customer service. Twenty-five years ago, I signed my daughter up for IA class and today, as a responsible adult, she is very careful with her finances. It pays off 100% to be part of Gain.
-Sylvia G.



Since 2004, Gain has been my credit union. Their community centered culture and helpful staff make us feel like a family. Thanks Gain FCU.
-Ivan M.



TREAT YOURSELF TO A BETTER MORTGAGE



With our recently lowered rates, the 5/6 Adjustable Rate Mortgage may be your perfect match. Here's why an ARM might be the right type of mortgage for you.

♥ **Lower Payments**

Dating the better rate with smaller payments gives you more breathing room. It's great for first time buyers.

♥ **Increased Buying Power**

Lower payments in the first five years can help you fall in love with a home that might otherwise feel out of reach.

♥ **A Love Story for Investors Too**

Lower monthly carrying costs, better cash flow, and the freedom to refinance anytime make the 5/6 ARM a smart, strategic choice.

Questions? Connect with one of our Home Loan matchmakers at (818) 846-1710, visit a branch, or apply using our Online Mortgage Center.

Know More at GainFCU.com/Mortgages



GAINING GROUND
SCHOLARSHIP



Gain FCU is proud to be a leading provider of financial literacy for teens. That includes awarding deserving local students with up to \$2,000 each via scholarships.

**The submission window is
February 2 through April 3.**

For more details including application categories and application materials, visit GainFCU.com/Scholarship.

SCHOOL

FALL IN LOVE WITH SMARTER MONEY HABITS



MEET THE TEACHERS

Laurie Krattiger & Jasmine Moran

Give the teens in your life the gift of confidence, and maybe a little crush on smart money habits!

Independent Advantage is a FREE, fun, and relaxed (but very educational) program to introduce teens to modern financial skills. Where schools often overlook these critical skills, we fill in the gap.

Unable to attend in person?
We offer virtual sessions as well!

View the schedule and sign up today at
IndependentAdvantage.org



BREAK UP WITH YOUR OUT-OF-DATE DOCUMENTS

SHRED DAY

Save the date:
Saturday, April 11
9:00 am – NOON
(or until trucks are full)

Join us at our Burbank Branch Member parking lot. It's fast, it's secure, and of course, it's **FREE**.

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



The **Level Up Certificate** lets you start with just \$25, add funds anytime up to \$10,000, and take one penalty-free withdrawal during the term.

Full details can be found at
GainFCU.com/Certificates

MARK YOUR CALENDAR

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

New Year's Day	Thursday, January 1
Martin Luther King Jr. Day	Monday, January 19
Presidents' Day	Monday, February 16

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

JOIN THE CONVERSATION

facebook.com/GainCreditUnion

@gainfcu

@gainfcu

Fax: (818) 846-5096

GainFCU.com



Gain FCU NMLS #407810

Insured by NCUA

Gain
Better
Banking®