

Gain BETTER BANKING



Gain Federal Credit Union

WINTER 2019

inside: *Products & Services | Upcoming Seminars | Board Elections*

GET A NEW KITCHEN AND GAIN A NEW LOOK With A Home Equity Line Of Credit!



When you're looking for just the right shade of white, the perfect size couch or even an addition, deck or pool – look to Gain for a Home Equity Line of Credit to cover the cost!

You can withdraw funds as you need them or wait for a sale if you're a bargain shopper. The maximum amount you can borrow depends on the amount of equity you have in your home.

Your home makeover starts here!



Call Jaklin Aghakian at (818) 846-1710 Ext. 320 to learn more about your loan options including Fixed Rate Equity Loans.

We offer everything you need to get that just-right look:

- Potential for tax-deductible interest (consult your tax advisor)
- Competitive interest rates (Variable Rate Loan)
- Personal service to help you match your goals with your budget
- Credit card access makes it simple with your Gain Equity Advantage Mastercard®.
- Borrow up to \$250,000 with a Loan To Value (LTV) up to 80%
- Borrow up to \$150,000 with a LTV up to 90%
- Zero points
- No lending closing costs*

* Lender closing costs: Gain Federal Credit Union pays for flood certification, standard recording fees, title and appraisal. Member is required to pay for Sub-escrow of \$160 (if required), and California's document recording surcharge fee of \$150 to \$225.

Gain Federal Credit Union NMLS# 407810
Jaklin Aghakian NMLS #785641



**Congratulations to Lillian M.,
our quarterly winner.
She won \$500 and you could
be next!**

REFER A FRIEND GET \$25 TO SPEND.

Refer your friends, family or co-workers to Gain and we'll pay \$25 cash to you and the new member. Of course there are a few things they'll need to do, but it's all spelled out at GainFCU.com.



SAVING

Savings - Open an account with a \$5 deposit and you're an owner of the Credit Union.

Trust Account - We provide a variety of specialized Trust account options.

Club Account - An easy, effective way to save for any occasion; Christmas, vacations, even taxes. And you can open it online.

Money Market - Earn higher yields in an account that allows you to make deposits and withdrawals.

Share Certificates - Terms from 6 months to 5 years, and specialty certificates which offer liquidity. Our term accounts keep your money accessible.

Individual Retirement Accounts (IRAs) - Tax deferred and insured. Traditional, ROTH and SEP available.

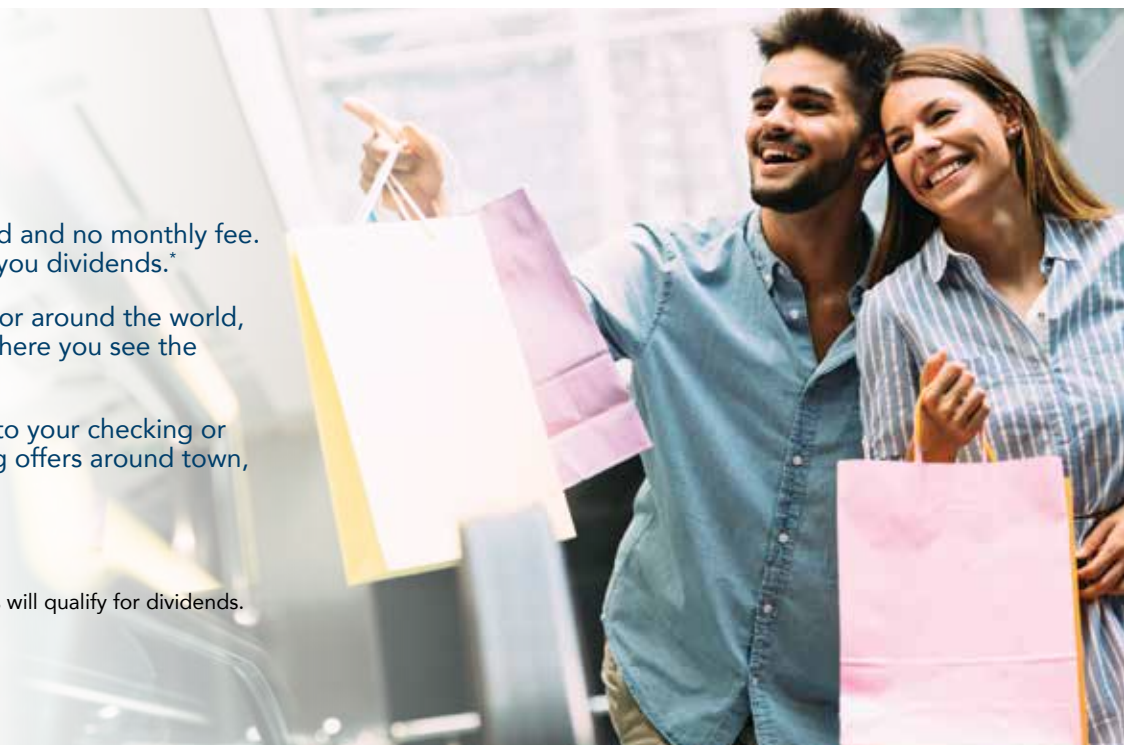
CHECKING

Better Checking - Debit Mastercard and no monthly fee. It's the checking account that pays you dividends.*

Debit Mastercard® - Around town or around the world, access your checking account anywhere you see the Mastercard logo.

Benefits Plus® - Add Benefits Plus to your checking or saving account to get money-saving offers around town, and the nation.

* Certain restrictions apply. Not all members will qualify for dividends. See GainFCU.com for more information.



EVERYTHING

Mobile Banking

You rarely have a free hand, but with our mobile banking app you barely need one. No matter how crazy your life is, stay on top of your finances with a few quick clicks on your phone. You'll be up to speed in no time.

- Pay bills
- Transfer money
- Deposit checks
- Transfer a balance

You can do it all on your phone and from wherever you go!



Download the app today.

CONVENIENCE

Mobile Banking App - When you're on the move, the Credit Union is right there with you. Make transfers, deposit checks and pay bills.

Online Banking and Bill Pay - Make transfers, pay bills, set up account alerts and view your statements. Use Money Mover to transfer funds to or from another financial institution.

Nearly 30,000 ATMs Nationwide - Surcharge-free ATMs nationwide through the CO-OP ATM Network, and 8,000 in 7-Eleven stores. And now you can use a Gain FCU ATM at the Hollywood Burbank Airport. Look for the ATMs next time you are traveling through @fly_bur!



Kathleen R., another happy member with her Auto Expert car.

None of the stress.
All of the fun.



Car buying is expensive, time consuming and can take a lot of effort on your part. We're here to make it easy with Auto Expert.

- Save time - Auto Expert looks for the car you want
- Save money - An average of \$1,600 through volume discount pricing
- Save even more because there is no fee to use Auto Expert

Call our Auto Expert Advisor, Marina Cervantes at (213) 819-6362.

Protect Yourself and Fight Fraud - We value your security and provide a variety of ways for you to fight fraud by monitoring your accounts.

- Card Controls in Mobile Banking
- Fraud Text Alerts sent to your mobile phone
- Account Alerts allow you to monitor account activity

Overdraft Protection & Courtesy Pay - These services transfer cash to your checking account when you need it, and help you avoid bounced check fees.

Direct Deposit - Automatically have your payroll, dividend or any recurring check deposited to your account.

Night Depository - Our night drop at the Magnolia Branch gives you a safe and convenient option for making deposits and payments after hours.

Wire Transfers - Send or receive funds electronically in the United States and abroad to get money when and where you need it.

NCUA Insured - Your savings are federally insured to at least \$250,000 and backed by the United States Government. We can help structure your accounts to maximize coverage.

SECURITY



TO GAIN. NOT JUST BETTER BANKING BUT A

LOANS

Vehicles - Car, truck, van, motorcycle or SUV Gain provides some of the best rates for both new and used vehicles.

RVs and Boats - On land or on the water, we have the affordable loans that help you enjoy the weekend.

Mastercard® Credit Cards

- Classic - Low, fixed-rate and no annual fee.
- Platinum Rewards - No annual fee, personalized service and cash back on every purchase.
- Secured Card - We'll help you establish or rebuild your credit.
- Equity Advantage - Upgrade your home and your finances.



Home Loans - Fit Mortgage opens the door to money-saving refinancing, and first-time home buying purchases. Contact Sharon Wilson (NMLS #745456) at (818) 524-1677 or stop by our Magnolia Branch.

Home Equity Loans - With equity comes opportunity, and we can help turn your house into a home.

Share Secured Loans - Don't close that certificate to make that big purchase. Borrow against it and continue to earn dividends.

Credit Repair Loan - Save money and rebuild your credit rating.

Debt Protection, Guaranteed Asset Protection (GAP) & Mechanical Repair Coverage (MRC) - These affordable services can provide peace of mind during life's unexpected events, vehicle accidents or breakdowns.

iLocate - Vehicle Recovery System. Sold separately, no Gain FCU loan required to purchase.

AUTO BUYING SEMINARS



Insider Tips to Buying a Car

Wednesdays: Time: 5:30 – 7:00 pm
January 16, 2019
March 20, 2019 Location: **Gain Federal Credit Union**
1800 W. Magnolia Blvd., Burbank

Refreshments will be provided. Limited seating
 RSVP to Mylene Lansang
 Call: **(818) 846-1710 Ext. 340**
 Email: **mlansang@GainFCU.com**



Free Seminars

Ready, Set, Sell!

Presented by Dan Sanchez of Dilbeck Realty
 Wednesday, January 23, 2019

Home Buying 101

Wednesday, April 24, 2019

Time: **5:30 – 7:00 pm**
 Location: **Gain Federal Credit Union**
1800 W. Magnolia Blvd., Burbank
 Refreshments will be provided
 Limited seating
 RSVP to Sharon Wilson
 Call: **(818) 524-1677**
 Email: **Sharon.Wilson@FitMortgage.com**

Fit Mortgage NMLS #737320
 Sharon Wilson NMLS #745456



Get a 25% rebate...

on a real estate commission when buying or selling your home with Home Benefits Plus.

Call us today for more information.

Board of Directors Elections

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

Nominees to fill the two seats up for reelection for three-year terms are incumbents Joe Tersigni and John Ostly.

Nominations for Board positions may also be made through a petition signed by 1% of the members of this Credit Union (194 eligible voting members). To be considered, nominations by petition must be received at the Credit Union c/o Vice Chair Laura Brownell, no later than Monday, March 18, 2019. You may come to the Credit Union office to pick up an official petition or call to have one mailed to you.



Kim Freed

Secretary, Board of Directors



Laura Brownell

Vice Chair, Board of Directors

BOARD BIOS



John Ostly

A southern California native, John graduated from Loyola High School and attended Loyola University before transferring to Cal State University Los Angeles where he received a degree in Geology.

John started working for the City of Burbank in 1969 in the Engineering division of Burbank Water and Power (Public Service Department), as a field engineer performing surveying duties for the department. He was promoted to Field Services

Manager in 1989, a position he held until his retirement in 2001. He is a licensed professional land surveyor in the State of California and currently operates his own surveying business in the Southern California area.

Shortly after starting with the City, John joined the Credit Union and was appointed as a volunteer on the Credit Committee in 1978. He was elected to the Board of Directors in 1980, where he has continued to serve the membership for the past 40 years. He says being a member of the Board continues to be a rewarding and challenging commitment.

John also serves as Secretary for the Burbank Sunrise Kiwanis Club and is the Chairman of the Professional Practices Committee of the Los Angeles Chapter of the California Land Surveyors Association.

John lives in Burbank with his wife, Barbara, their four cats, and a California desert tortoise. Barbara's horse lives in the Glendale Rancho. His daughter, Mary, son-in-law, Kevin, and grandchildren, Deanna, Skylar, and Dominic currently reside in Northridge. His son Thomas and grandson Maxwell live in San Francisco where Thomas is a trial attorney in the District Attorney's Office.



Joe Tersigni

Joe Tersigni has been a member of the Credit Union for 60+ years, and a volunteer for 12+ years. He has served on the Committee of Credit Union Volunteers, the Supervisory Committee, and was elected to the Board in June, 2008.

Joe was born and raised in Burbank, graduated Burbank High School in 1976, graduated Los Angeles Valley College and completed a telecommunications certificate program with Golden Gate University. He completed OSHA EH&S training at University of California San Diego, Texas A&M, University of Texas and has also attained STS & PMP credentials through PMI, BCSP and Six Sigma Green Belt at AT&T. Joe has been working for AT&T for 40+ years. His current position is a Sr. Specialist EH&S / Sr. Project Manager in the AT&T Global Services organization.

Joe and his wife Julie have two children and one grandson. His son Michael and daughter Melissa both graduated from Cal State Northridge.



Yvonne Boutte
Loan Servicing Manager

GAINFUL EMPLOYMENT.

Earlier this year we Gained a new Loan Servicing Manager, Yvonne Boutte. Her responsibilities include wowing our members at every touch point in Loan Servicing whether it's Collections, DMV or Mortgage Servicing inquiries. She encourages her staff to be proactive versus reactive, by looking for ways to assist our members with their financial needs. They practice listening and offering assistance to build the confidence of our members. Currently, her team is reaching out to those impacted by the California wildfires, offering an array of assistance to help them through this difficult time. The response from our members has been very heartfelt and welcoming.

As the New Loan Servicing Manager, she looks forward to meeting more and more members, so she can thank them for their membership and encourage them to contact us if they have inquiries or need assistance on a past due loan or any DMV or Mortgage Servicing inquiries.

Interested in joining our team?
Go to GainFCU.com and visit
our Careers page.



DID YOU KNOW...

Only 48% of Americans know how much money to save for retirement?*

50% of retirees left the workforce earlier than planned?*

57% of U.S. workers have saved less than \$25,000 for retirement?*

To reach your personal dreams and goals, it takes expert financial insight, planning and consistent steps to help create the financial freedom you desire. For nearly two decades, Bryan Hall and his team of experts have been working hard to give our members quality financial and retirement planning. Whether you are looking for assistance with a specific goal such as college planning or want to plan now to help prepare for a comfortable retirement Bryan and Patricia Hall can walk you through the process and answer any questions you may have.



Bryan Hall



Patricia Hall



HALL, HODGES & ASSOCIATES

planning your retirement your way

* 2015 Retirement Confidence Survey, EBRI

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Is your teen money-smart?

Independent Advantage gives our younger members the big picture when it comes to handling money. From balancing a checkbook, sticking to a budget and knowing how and when to use credit, students who complete the four-evening session get the tools and techniques to successfully manage their money.

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

Sessions fill up fast. Sign up today! www.IndependentAdvantage.org

JANUARY

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		

FEBRUARY

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		

APRIL

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:

Martin Luther King Jr. Day Monday, Jan. 21

Presidents' Day Monday, Feb. 18

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

(818) 846-5096 fax

GainFCU.com

JOIN THE CONVERSATION

 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



Gain
Better Banking™