



the
**BETTER
BANKING**
Podcast

THEBETTERBANKINGPODCAST.COM



PRESENTING



the
**BETTER
BANKING**
Podcast

Gain FCU is proud to announce **The Better Banking Podcast** which will offer news, tips, and techniques from our financial experts (with a side of tomfoolery).

**EPISODE
ONE**

We're starting with a hot topic: Fraud Prevention.

Our Loan Servicing Manager Yvonne Boutte discusses the ways the Credit Union protects its Members and what you can do to protect yourself from financial fraud.



Upcoming episodes include:

- How to improve your credit score
- How to get the best auto loan
- How the pandemic affected branch operations
- How to use our car buying service, Auto Expert
- How Gain partners with community organizations
- The Better Banking Class for Teens

The first episode is available now! Moving forward, you can expect a new episode every two weeks until Season One is complete.

Please like, subscribe, review, and set auto-downloads in your podcatcher of choice or visit:

THEBETTERBANKINGPODCAST.COM

Know someone who would enjoy this podcast? Share it!

(818) 846-1710



BECAUSE YOU DESERVE A SENSE OF SECURITY

Gain Peace of Mind

We're always looking out for our members. In a world where it seems like new financial fraud schemes are hatched every day, that means we (and you) need an aggressive mindset when it comes to security. So...

It's a great time to visit our Security Center!

In the Security Center, you'll learn:

- How Gain works to keep you and your accounts safe
- How you can protect yourself
- Common financial scams

Know More at [GainFCU.com/Security-Center](https://www.gainfcu.com/Security-Center).

BECAUSE YOU DESERVE A BETTER RETURN

It's been a rough couple of years (decades?) for savers. Dividend rates have been low for longer than we remember. But finally, there's great news:

We've raised the dividend rates on ALL of our Certificate and Money Market Accounts.*

You deserve options! That's why each of our Certificate types has a special feature:

- **Bump Certificate:** Increase your rate once per term.
- **Balance Builder Certificate:** Make unlimited deposits.
- **Savings Plus Certificate:** Contribute with monthly automated deposits.
- **Flexible Certificate:** Make two additional deposits and two withdrawals with no penalty.
- **Liquid Certificate:** Get unlimited penalty-free withdrawals with a minimum balance.
- **Share Certificate:** The Classic. Enjoy great rates on a wide range of terms.

For complete details on each Certificate, visit [GainFCU.com/Certificates](https://www.gainfcu.com/Certificates).

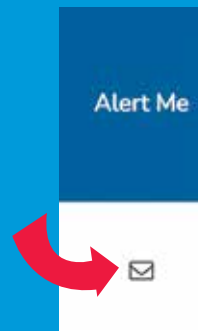
* Dividend rates on savings, money market, and checking accounts are variable and may change after the account is opened. Dividend rates are subject to change without prior notice.

BECAUSE YOU DESERVE A BETTER RATE

We can never be certain of what the future holds, but when things change, you deserve to know.

Rate Alerts are the best way to track rates in REAL-TIME.

Whether you're hunting for the best dividends or trying to pick the right time to take out a loan, the best way to keep up-to-date on changing rates is to use our Rate Alerts feature.



Just visit [GainFCU.com/Rates](https://www.gainfcu.com/Rates) and click the envelope in the "Alert Me" column. You'll get emails when rates change!

Visit [GainFCU.com/Rates](https://www.gainfcu.com/Rates) and set your Rate Alerts today.

BECAUSE YOU DESERVE THE POWER OF KNOWLEDGE

Gain presents a series of seminars to enrich your financial knowledge. In these FREE presentations, we pass our knowledge on to you to give you the banking advantage you deserve.

All seminars will be held at our Burbank Branch located at 1800 W. Magnolia Boulevard.

Thursday, October 6
5:30 pm - 7:00 pm

Rollover Planning

PRESENTER: Shelby Rothman of
*Hall, Hodges & Associates**



Has your employment situation changed? Do you want to make changes to your investments? Are you experiencing unforeseen financial obligations? Learn retirement options to ensure that you are in control of your future financial circumstances and that they are not in control of you.

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

Thursday, October 20
6:00 pm - 7:00 pm

First-Time Homebuying

PRESENTERS: David Kim, Real Estate Lending Manager of Gain FCU, NMLS# 390527 & "Your Friend in Real Estate," Robin Aimaq of Keller Williams**, DRE #02075059



Learn what it takes to be competitive in today's real estate environment. Is your home an investment? What does affordability look like? Gain clarity surrounding house hunting, pre-approvals, fixer-uppers, and more.

 **kw**
KELLERWILLIAMS

Thursday, November 3
5:30 pm - 7:00 pm

First Steps for New Investors

PRESENTER: Shelby Rothman of
*Hall, Hodges & Associates**



Just graduated college or started your first job? If you have ever considered investing or saving more, our financial planner, Shelby Rothman, has a few ideas. Learn about old and new ways of saving and investing.

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

Know More and register for these and future seminars at GainFCU.com/Seminars.

* 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. Cambridge and Hall, Hodges & Associates, Newport Advisory, 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.

** Keller Williams Realty, Inc. and Gain Federal Credit Union are not affiliated.

It's time to Gain Better Banking.

BECAUSE YOU DESERVE BETTER GIFT CARDS



...From the Inflation Fighter: Benefits Plus

Don't pay full price for your gift cards! Benefits Plus members can buy gift cards to popular retailers at a reduced price.

Select cards can be purchased in our lobby, but an even wider selection is available through Benefits-Plus.org. Only Benefits Plus members can see the full list, but it includes popular brand names like Amazon, Dick's Sporting Goods, Bed Bath and Beyond, Uber, Walmart, Xbox and more!

To find the full list, sign up today at GainFCU.com/Benefits-Plus!

And the best part is, if you have a Gain Checking Account and use our Platinum Rewards Mastercard (discussed below), Benefits Plus is COMPLIMENTARY!*

BECAUSE YOU DESERVE CASH BACK

The fall is full of surprises... and expenses! Back to school, holiday spending, winter coats... just kidding, this is Southern California, but you get the point. So make sure you're maximizing your cash back! Use your Gain Platinum Rewards Mastercard® to get 2% Cash Back Rewards on gas and grocery purchases and 1% Cash Back Rewards on everything else!**



Know More benefits at GainFCU.com/Platinum.

* Membership in the Benefits Plus® program will cost \$5.00 per month with your Gain Checking Account. If you don't have a checking account, your monthly fee will be \$10.00. Members who make at least one purchase each month with their Platinum Rewards Mastercard will have their monthly Benefits Plus® fee waived up to a maximum of \$5.00.

** Earn 1 point (points are also referred to as "Cash Back". 1 point equals 1% cash back) per dollar spent for net retail purchases (qualifying purchases less credits, returns and adjustments) and 2 points per dollar spent for gas or grocery store purchases made with your Gain Platinum Rewards Mastercard credit card at any eligible gas station or grocery store as designated by us. Eligible merchants and their associated Merchant Category Codes ("MCC") are the following: (1) Gas Stations (MCC codes 5541 and 5542); (2) Grocery Stores/Supermarkets (MCC code 5411, 5422, 5441, 5451, 5462 and 5499). Purchases made at these merchants that do not process transactions under these "MCC" codes will not qualify and you will not receive bonus points. For complete details see the Platinum Rewards Points Disclosure.

ia BECAUSE YOU DESERVE INDEPENDENT TEENS



The Better Banking Class for Teens

Seats are still available in our upcoming Independent Advantage courses:

OCTOBER | NOVEMBER

In-Person - Tuesdays 5:15pm - 7:30pm

Virtual - Wednesdays 4:30pm - 6:00pm

You can choose between in-person sessions at our Burbank branch* or virtual sessions over Zoom.

Know More and reserve your registration at GainFCU.com/Independent-Advantage.

* In-person courses are subject to CDC guidelines. If necessary, these courses may be rescheduled to meet virtually. In-person classes will be taught at our Burbank branch.

BECAUSE YOU DESERVE TO SHRED

It's time to rake up your unwanted sensitive documents as if they were autumn leaves and bring them to us. However, unlike leaves, we will not play with them. We will not make a big pile and jump in it. We will not savor the crispy crunching sound they make while we soak in that brisk autumn air.

WE WILL SHRED THEM. THAT'S WHAT WE DO.

Like our previous events, this will be contactless, drive-thru, and for Members only.

Save the date:
Saturday, October 8
9:00 am – Noon
(or until trucks are full)

For full details, visit GainFCU.com/Shred-Day-Fall-2022.



MARK YOUR CALENDAR

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

Veterans Day	Friday, November 11
Thanksgiving Day	Thursday, November 24
Day After Thanksgiving*	Friday, November 25
Christmas Day (Observed)	Monday, December 26
New Year's Day	Monday, January 1

*Call Center available.

JOIN THE CONVERSATION

-  facebook.com/GainCreditUnion
-  @gainfcu
-  @gainfcu

BRANCH LOCATION & HOURS

Burbank Branch

1800 West Magnolia Boulevard
Burbank, CA 91506

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

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

(818) 846-5096 Fax

GainFCU.com

Gain
Better
Banking®

CALL CENTER & LIVE CHAT HOURS

Monday - Thursday 9:00 am - 5:00 pm
Friday 8:00 am - 6:00 pm
Saturday 10:00 am - 2:00 pm

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



Gain FCU NMLS #407810
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