

# Gain BETTER BANKING

SPRING  
2023

GAIN FEDERAL CREDIT UNION

## It's a good day to...

...Lose the bank

...Gain the Credit Union

...Pay less in taxes

...Reduce your monthly car payment

...Improve your credit score

...Lower your mortgage payment

...Save on gas and groceries

...Increase your savings

...and turn the page!



# It's a good day to...

Fix your roof, take a trip, renovate, add a pool, pay down debt, retrofit, or use your imagination.

Home Equity Line of Credit  
with an intro rate of

**1.99%**  
APR\*



...and you can do all of those things and more with a Home Equity Line of Credit (or HELOC). If you've paid into your home ownership, a HELOC is your home's way of paying you back.

And right now, you can get a rate that's almost impossible to beat. It's our **introductory rate of 1.99% APR\*** that's good for the first six months.

**New Member?** You can get 1.99% APR\* for six months.

**Existing Member?** You can get 1.99% APR\* for six months.

**Existing Member who already has a HELOC?** Yes, you too, you can get 1.99% APR\* on your existing line for six months starting with your next draw or purchase.\*\*

To Know More, visit [GainFCU.com/GoodDay](https://www.gainfcu.com/GoodDay).



Offer ends 6/30/2023.

\* APR = Annual Percentage Rate. The 1.99% APR is an introductory discounted rate for a period of six billing cycles, after which the APR will increase to the current fully indexed rate of Prime Rate (the Index) plus your Margin and is subject to change quarterly thereafter. Rate and payments are based on the current margin and index rate. Index is WSJ prime rate.

\*\* Draw or purchase must occur within promotional period to qualify for promotional rate. Promotional rate will apply to new purchases only. Subsequent payments will be applied to the lowest-interest balances first.  
NMLS #407810

(818) 846-1710

# OPENING SOON

## Gain Better Banking

*El Mejor Banco Para Usted*

### Soon, San Fernando will Know Better Banking.

And in celebration of our new location, we're offering exciting rewards starting with...

# \$500 CASH BACK

When you finance an Auto Loan\*

Tell your friends and family too, because the rewards don't stop there. New Members can celebrate when they...

- ✓ Become a Member: Earn **\$225\*\***
- ✓ Make a mobile deposit: Earn **\$25\*\*\***
- ✓ Use Bill Pay: Earn **\$25\*\*\***
- ✓ Use a new Debit Card: Earn **\$25\*\*\***



Keep tabs on our branch rollout and learn more about these special offers at:

**[GainFCU.com/San-Fernando](http://GainFCU.com/San-Fernando)**

\* To receive \$500 Auto Loan bonus, must apply for and fund an automobile loan with Gain FCU. Terms and conditions apply. Not all borrowers will qualify. Subject to credit approval.

\*\* Must establish new Membership, open a Better Checking account, and have a monthly Direct Deposit of \$300 or more with the first deposit being received within 90 days of account opening and three consecutive deposits received monthly thereafter, to earn \$225. See website for full terms & conditions.

\*\*\* Must occur within the first 90 days of Membership. See website for full terms & conditions. Offers are valid until 12/31/2023.

[www.GainFCU.com](http://www.GainFCU.com)

# It's a good day to... Party!

...because what fun is launching a new branch if you can't throw a big ol' OPENING DAY party for all of your friends?!?!

Join in on the festivities and giveaways!

SAVE THE DATE:

**Friday, April 14**  
**9:00 am until close!**

It's a good day to...  
**Start a Business**  
**(Banking Account).**



**NO FEES\***

We're keeping the party going by waiving a year's worth of monthly service fees for new Business Banking accounts.\*

\* Offer valid until December 31, 2023. Must be a new business relationship to Gain Federal Credit Union. Subject to business account Membership qualifications. Restrictions apply. Not all businesses will qualify for Membership. Business account Authorized Signers must be 18 years of age or older to qualify for this offer.

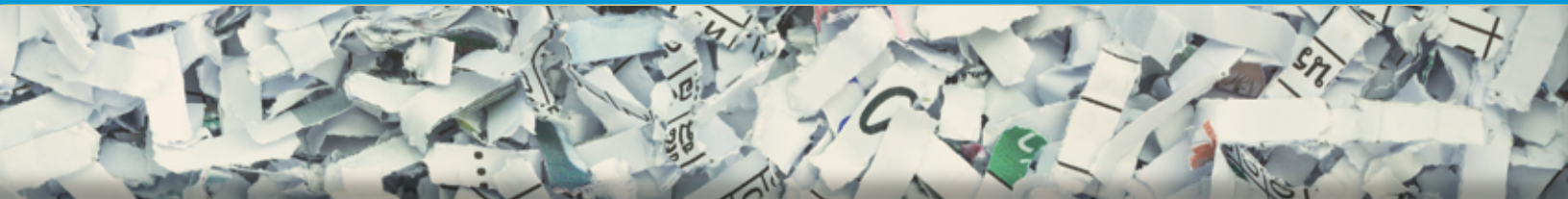
It's time to Gain Better Banking.



*the*  
**BETTER**  
**BANKING**  
*Podcast*

# It's a good day to... Listen to a podcast.

Do we dare recommend Season 2 of the award-winning *The Better Banking Podcast*, which will roll out on all major platforms and **TheBetterBankingPodcast.com**? We do dare! Subscribe through your preferred app so you never miss an episode!



# It's a good day to... Shred.

When tax time is done and all that remains are the unwanted sensitive documents, it's time to shred them all away at our Member shredding event.

Save the date:

**Saturday, April 15**  
**9:00 am – Noon**  
(or until trucks are full)

For full details, visit  
**[GainFCU.com/Shred-Day-Spring-2023](http://GainFCU.com/Shred-Day-Spring-2023)**.



# It's a good day to... Celebrate.

**The burgers are free when we turn 83!**  
**Friday, June 16,**  
**11:00 am – 2:00 pm**



Turn up to our Burbank Branch at 1800 W. Magnolia Boulevard for a hot meal, or check in at the new San Fernando branch for a \$10 gift card that you can redeem at any In-N-Out Burger restaurant.\*

\* Members only. One meal or gift card per Member. Meals and gift cards will be distributed on this day only. See [GainFCU.com/2023-Anniversary](http://GainFCU.com/2023-Anniversary) for full details.



# It's a good day to... Meet.

We cordially invite all Members to attend our 2023 Annual Business Meeting. The meeting will be held virtually via Zoom. Registration is mandatory for attendance and can be arranged at [GainFCU.com/2023-Annual-Meeting](https://GainFCU.com/2023-Annual-Meeting).

Election results will be announced at this time.

## Wednesday, April 26 at 6:00 pm



# It's a good day to... Learn.



### Seminar: Long Term Care Options

with Shelby Rothman (Hall, Hodges & Associates)\*

**Monday, April 17**

**6:00 pm to 7:00 pm**

### Seminar: Understanding Adjustable Rate Home Loans

with David Kim, Real Estate Lending Manager, Personal NMLS# 390527

**Monday, April 24**

**6:00 pm to 7:00 pm**

To Know More about these and future offerings, visit [GainFCU.com/Seminars](https://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.

#### MARK YOUR CALENDAR

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

**Memorial Day** Monday, May 29  
**Independence Day** Tuesday, July 4

#### JOIN THE CONVERSATION

facebook.com/GainCreditUnion

@gainfcu

@gainfcu

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

(818) 846-5096 Fax

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



#### 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