

Gain BETTER BANKING



Gain Federal Credit Union

SUMMER 2022

inside:

*Turn A Home Loan Double Play | Sweat Equity | Ride The Wave to Great Auto Loan Rates
Benefits Plus* | Gain Platinum Rewards Mastercard* | Summer Love | Independent Advantage
Because You Deserve Better Banking | Gain Knowledge | Gaining Ground | Fall Shred Day*

YOUR SUMMERTIME SAVINGS GUIDE

Turn A Home Loan Double Play

**Get a Discount of
0.25% on Select Fixed
Mortgage Rates***

**Get a \$2,200 Rebate on
Closing Costs****

**Double up and get
both, because you
deserve it.**

With our friendly, experienced bullpen of real estate pros, the rates that make our competitors strike out, and the rebates and discounts reserved just for Gain Members, financing a home with Gain is a home run.

...And Here's the Pitch

You'll never make it to the World Series without a solid stable of arms. Luckily, we've got a stellar starting lineup of Adjustable Rate Mortgages (ARMs).***

ARMs are popular because they can lead to lower rates and lower monthly payments. And though rates can change, there are limits on how much and how often, giving you a big lead-off when you're ready to head for (a new) home!

And that \$2,200 rebate on closing costs we just mentioned? That applies to ARM's too!**

Compare rates at [GainFCU.com/Rates](https://www.gainfcu.com/Rates) and decide which is right for you!

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

- * Promotional discount applies to loans that are new to Gain FCU. Refinances of existing Gain FCU loans are not eligible for this promotion. Discount offer ends September 30, 2022. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Loans available in Arizona, California, Colorado, Idaho, Nevada, Oregon, Utah, and Washington. No prepayment penalty. Mortgages are processed by Gain Federal Credit Union NMLS #407810.
- ** Gain Federal Credit Union will pay your closing costs up to \$2,200 on First Mortgage loans for a purchase or refinance. Offer not valid for refinance of current Gain FCU loans. Excludes FHA, VA, Reverse Mortgages, and Home Equity loans. The offer is a maximum rebate towards closing costs for lenders title fee, settlement fee, underwriting, document preparation, appraisal, flood certificate, and credit report. This offer is valid for applications received beginning July 1, 2022. Offer ends September 30, 2022. Offer may be discontinued at any time without notice. Rebate is also known as a lender credit. Contact credit union for complete details. Borrower qualifications and maximum loan amount may vary by property type, loan-to-value, and credit score. Not all borrowers will qualify. Terms and conditions are subject to change without notice. Mortgages are processed by Gain Federal Credit Union NMLS #407810.
- *** ARM - Adjustable Rate Mortgage. Adjustable Rate Mortgages are variable and the Annual Percentage Rate (APR) may increase after the initial fixed rate period.

(818) 846-1710

Sweat Equity

Use The Equity in Your Home To Improve Your Home

Summertime is heating up, and if your home improvement dreams are on the back burner, now's a great time to turn up the heat. Our Home Equity Lines of Credit (also known as HELOCs) offer a blisteringly low introductory rate of 2.99% APR for your first six months.*

Apply today or Know More at
GainFCU.com/HELOC.

* APR – Annual Percentage Rate. The 2.990% 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 plus margin.

Look Who We've Gain(ed)

David Kim, Real Estate Lending Manager

David joined Gain Federal Credit Union in May of this year, bringing with him over 20 years of mortgage experience in management and sales. Most recently, he held the position of VP of Real Estate Lending at First City Credit Union, managing real estate and loan servicing functions.

David attended the University of California in Irvine where he received his BA. In his spare time, he likes to dabble in gardening/landscape architecture.

David is replacing Ed Plata who was recently promoted to the position of VP of Lending following the retirement of Greg Marcella.

Ride The Wave to Great Auto Loan Rates

You never know when you're about to catch a gnarly wave. Auto Loan rates are similar, frequently shifting with the tide. That's why we're dedicated to giving you a great deal at the time any time.

Visit GainFCU.com/Auto-Loans to see what we mean.

You'll find up-to-the-minute rates and our Rate Alert tool that lets you know when to catch the curl, so you can hang loose until the time is right.

www.GainFCU.com

BENEFITS
Plus

BENEFITS PLUS® THE INFLATION FIGHTER

It's like you have a coupon...
for everything!

Summer isn't all fun and games, there are also rising gas prices, inflation, mediocre cash back plans, and worst of all, mosquitos.*

FIGHT BACK with Benefits Plus®

Don't pay inflated prices. Benefits Plus® helps Gain members get more for less. Here are just a few examples:

- 10% off at Handy Market and other local merchants
- Discount gift cards on gas, restaurants, stores, supermarkets movie tickets, and more
- 50% cashback matching with Rakuten
- Discounts on movies, sports, concerts, and amusement parks

And it's all free when you use your Gain Platinum Rewards Mastercard® and Gain Checking Account.**

Our courteous and efficient staff is on call to handle all of your inflation elimination needs, or you can sign up and Know More at GainFCU.com/Benefits-Plus.

Speaking of that Gain Platinum Rewards Mastercard®

You've got one more tool in your summer savings tool kit! We want to remind you how handy our Platinum card can be during these sweltering summer months. Use yours to get 1% Cash Back Rewards on purchases and 2% Cash Back Rewards on gas and grocery purchases.***



Know More benefits at
GainFCU.com/Platinum.

* Benefits Plus has no effect on mosquitos. We're sorry for bringing it up.

** 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.

It's time to Gain Better Banking.

SUMMER LOVE

We are new members, and I am so impressed. Day one here I walked in and the service was very personal and everything clearly explained for our banking needs - and the employees are genuinely happy which says a LOT about a business to me.

Amie C.

This has to be the best credit union I've worked with. Very professional and FAST. Anna, my loan officer was AMAZING. She was able to get me an OUTSTANDING rate on my new truck purchase. She made everything smooth and simple. I HIGHLY recommend working with GAIN.

Austin F.

I cannot say enough great things about the **Independent Advantage** program at GAIN Federal Credit Union. This program is something ALL high school students should take. The course teaches them so many aspects of banking and finances that they will use in the real world. I highly recommend it!

Jenny N.



independent advantage[®]

Looking for a summertime activity to make your kids smarter AND richer?
Seats are still available in our upcoming 2022 Independent Advantage courses:

JULY | SEPTEMBER | 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.



YOUR SUMMERTIME SAVINGS GUIDE

BECAUSE YOU DESERVE BETTER BANKING



BECAUSE YOU DESERVE SPECIALIZED ATTENTION

Through the unique trials and tribulations of the last two years, our staff remains at the ready to serve your banking needs.

Visit both of our locations found at GainFCU.com/Locations.

BECAUSE YOU DESERVE A ROCKIN' GOOD TIME

Gain is a proud Platinum Sponsor of the Starlight Bowl Summer Concert Series. Join us Saturday, July 16 for Yachtley Crew, Radio Rebels, and Gain giveaways!

Find tickets at StarlightBowl.com.



BECAUSE YOU DESERVE A FREE LUNCH

Thank you to all of our Members who attended our 82nd Anniversary celebration featuring In-N-Out®!

Bring your appetites again next year!



STARLIGHT BOWL

GAIN KNOWLEDGE

Gain is proud to offer a series of seminars to enrich your financial knowledge. Come take advantage of these FREE presentations so we can pass our knowledge to you and help answer some of your basic financial questions... and maybe a few toughies as well. All seminars will be held at our Burbank Branch located at 1800 W. Magnolia Boulevard.

Thursday, July 14 | 6:00 pm - 7:00 pm

Can you identify the signs of elder fraud?

Presenter: Maria Obeid, *Vice President of Sales & Services*



Millions of older Americans fall prey to elder fraud every year. These scams specifically target older people who may be more trusting of con artists and how they hack into savings and investments. But there are resources to help protect yourself or your loved ones from becoming a victim of these frauds.

Thursday, August 4 | 5:30 pm - 7:00 pm

How prepared are you for retirement?

Presenter: Shelby Rothman, *Hall, Hodges & Associates**



With a little planning and awareness of the factors that affect your retirement, you will be well on your way to long-term financial security. In this seminar, we will learn how to estimate retirement expenses and look at different savings and retirement plans available to you.



Wednesday, August 24 | 6:00 pm - 7:30 pm

How much banking can you do with your phone?

Presenters: Paul Stewart, *Burbank Branch Manager* and Stephanie Flores, *Pacoima Branch Manager*



Yeah, just how much of your banking life can be handled via mobile? Answer: just about all of it! Our Branch Managers will team up to let you in on all the time-saving tips and techniques that you can take advantage of using Gain's Online & Mobile Banking. Plus, you'll learn how to keep your banking life safe in the digital space.



Thursday, September 15 | 6:00 pm - 8:00 pm

Is your family prepared for the college journey?

Presenter: Cynthia Wagner, *College Help Squad***



The college journey starts here; introducing families to the college planning process, outlining what colleges are looking for, knowing what it takes to have great college applications, and writing essays that maximize the odds of acceptance. Learn what "strategic enrollment management" is and how to leverage it so that your student can have successful college interviews and campus visits.

Thursday, September 22 | 6:00 pm - 7:00 pm

Ready to start saving more money?

Presenter: Michelle Griffin, *Chief Financial Officer*



We found some ways to get you started on savings. Learn about some money-saving AND money-making tips to help keep money in your pockets.

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.

** College Help Squad and Gain Federal Credit Union are not affiliated.

GAINING GROUND SCHOLARSHIP RECIPIENTS

Gain is proud to announce the recipients of the inaugural set of Gaining Ground Scholarships! They'll be awarded amounts of up to \$2,000 to use towards the costs of higher education.



INDEPENDENT ADVANTAGE

Milynda Armstrong-Stewart
Nathan French
Parsa Telehakimi



BUSD

Allison Hilliard
Paige Cizek
Lan Mai
Anh Nguyen



PROVIDENCE HIGH SCHOOL

Elana Santos
Rex Kaplan



DIY Girls

Ariana Hernandez



BURBANK HOUSING CORPORATION

Monica Guzman

Each year, Gain will be contributing \$14,000 in scholarship awards.

For full details, visit GainFCU.com/Scholarship.

FALL SHRED DAY

Save the date:

Saturday, October 8
9:00 am – Noon

(or until trucks are full)

As summer comes to a close, 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 and drive thru!

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:

Independence Day	Monday, July 4
Labor Day	Monday, September 5

JOIN THE CONVERSATION

facebook.com/GainCreditUnion
 @gainfcu
 @gainfcu

BRANCH LOCATIONS

Burbank Branch

1800 West Magnolia Boulevard
Burbank, CA 91506

Pacoima Branch

13168 Van Nuys Boulevard
Pacoima, CA 91331

For branch hours, visit:
GainFCU.com/Locations

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

(818) 846-5096 Fax

GainFCU.com

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

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Better
Banking®



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