



# Gain BETTER BANKING

GAIN FEDERAL CREDIT UNION

WINTER  
2024



Many Members have enjoyed the financial planning advice of our long-time investment services partner, Hall, Hodges & Associates over the last few decades.

A new era is beginning and Hall, Hodges & Associates is transforming into something new:

**EnJoy Financial**

# EnJoy

FINANCIAL

Find Shelby and her team in our Burbank lobby, set up a free consultation by calling the Credit Union at (818) 846-1710, or visit:

**[GainFCU.com/Investment-Services](https://www.gainfcu.com/investment-services)**

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**Shelby Rothman**

Founder, CFP®, CPFA, AIF®

# 2024 ANNUAL MEETING & 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. The nominee to fill the one seat up for reelection for a three-year term is incumbent Laura Brownell.

Nominations for Board positions may also be made through a petition signed by 1% of the

Members of this Credit Union (208 eligible voting Members). To be considered, nominations by petition must be received at the Credit Union c/o Chair Jess Talamantes, no later than Friday, March 15, 2024. You may come to the Credit Union office to pick up an official petition or call to have one mailed to you.



**BRENDA CASTANEDA**  
Secretary, Board of Directors

## LAURA BROWNELL

After 22 years, Laura retired from her position with the Burbank Public Library. She and her husband sold their Burbank home of 34 years and moved to the lovely town of Oro Valley, just north of Tucson, Arizona.

Laura continues to bank with the Credit Union, taking advantage of the mobile and online financial services offered by Gain.

Laura has been an active volunteer with the Credit Union since 2007. She has served on the Committee of Credit Union Volunteers as well as the Supervisory Committee. She was elected to the Board of Directors in 2012 and is pleased to be a part of this group of volunteers that takes their duties seriously. She is proud of the Credit Union's commitment to provide its Members with financial services and educational seminars that help to improve their lives.

Laura has a strong background in accounting and human resources from her years in the private sector. She continues to keep up to date through financial education seminars and publications specific to the Credit Union industry. She believes she can bring a unique perspective to the Board, representing those Members who have relocated and continue to do their banking with Gain remotely.

Laura and her husband, Steve, are very happy in retirement. They are also very happy they did not have to find a new place to do their banking!





# Look Who We've Gained

Hello, I'm Gain's latest hire and your new Manager of Lending & Loan Servicing, **John Chevalier**. My team handles the Mortgage Lending efforts for the Credit Union, and helps Members realize the dream of home ownership. We also handle the Home Equity Lending efforts, which enable our Members to tap into their equity to improve their existing residence or consolidate debts to make their lives easier.

-  Instagram: [@GainFCU](#)
-  YouTube: [@GainFCU](#)
-  Facebook: [@GainCreditUnion](#)
-  X: [@GainFCU](#)
-  Yelp Burbank: [yelp.com/biz/gain-federal-credit-union-burbank](https://www.yelp.com/biz/gain-federal-credit-union-burbank)
-  Yelp San Fernando: [yelp.com/biz/gain-federal-credit-union-san-fernando](https://www.yelp.com/biz/gain-federal-credit-union-san-fernando)

## FOLLOW US!!



And don't forget, [TheBetterBankingPodcast.com](https://www.TheBetterBankingPodcast.com).



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

**IS HERE  
TO ROCK YOUR EARS!**

This Sunday, SUNDAY, Sunday at the Better Banking Arena in Burbank, California, it's the BETTER BANKING PODCAST: LIIIIIIIIIIVE!

Just kidding. But we will be bringing that monster truck energy to your podcast feed of choice with the award-seeking Season 3 of the Better Banking podcast. Louder sound effects, faster music, and more insider insight than you can shake a wire-transfer form at!

Subscribe across all the popular podcast platforms or catch every episode at [TheBetterBankingPodcast.com!](https://www.TheBetterBankingPodcast.com)

## The Incredible Shredable Day!

Ready to declutter and reclaim some space at home? Our Springtime Shred Day is set for Saturday, April 20. It may be months away, but you're going to want to attend. Here's why:

**Protect your identity:** Safeguard yourself and your money by disposing of old documents with personal information. In other words, keep your confidential information confidential.

**Secure, On-The-Spot Shredding:** Witness your documents transformed into confetti right before your eyes.

**Become More Organized:** Bid farewell to paper clutter and experience the joy of more storage space at your home.

Save the date:  
**Saturday, April 20**  
**9:00 am – Noon**  
(or until trucks are full)

For full details, visit  
[GainFCU.com/Shred-Day-Spring-2024](https://www.GainFCU.com/Shred-Day-Spring-2024).



# Membership Means Better Banking





**independent  
advantage**

# TEACHING TEENS THE FINANCIAL SCENE

## The Better Banking Class for Teens

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.

They'll be empowered with the actual tools they'll need as they mature toward financial life as an adult such as checking and savings accounts, a debit card, Online & Mobile Banking, and even an optional low-limit credit card (restrictions apply). They'll also be eligible for our Gaining Ground Scholarships and Gain internships.



### MEET THE TEACHERS

Laurie Krattiger &  
Jasmine Dixon

Unable to attend in person?

We offer virtual sessions as well!

View the full 2024 schedule and sign up today at  
[GainFCU.com/Independent-Advantage](https://GainFCU.com/Independent-Advantage).

### MARK YOUR CALENDAR

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

**New Year's Day** Monday, January 1  
**Martin Luther King Jr. Day** Monday, January 15  
**Presidents' Day** Monday, February 19

### JOIN THE CONVERSATION

facebook.com/GainCreditUnion  
@gainfcu  
@gainfcu

(818) 846-1710 (800) 622-3328  
(818) 846-5096 Fax  
GainFCU.com

### BRANCH LOCATION & HOURS

#### Burbank Branch

1800 West Magnolia Boulevard  
Burbank, CA 91506

#### Branch Hours

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

#### San Fernando Branch

1201 Truman St., Suite D1  
San Fernando, CA 91340

#### Branch & ATM Hours

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

Equal Housing Opportunity  
Gain FCU NMLS #407810  
Insured by NCUA

**Gain**  
Better  
Banking