

Gain BETTER BANKING

Gain Federal Credit Union

SUMMER 2020

inside: *Improved Online Banking | Remote Banking Choices | Auto Expert
Give the Gift of Cash! | Concerned About the Stock Market?*

Need cash? We know how to *spot* a great deal.

If you need cash and your car is less than five years old, you may be able to use the equity to help pay bills, pay off high-interest debt, or get you through some financial “ruff” patches.

- Get started online
- Simple and quick approval process
- Cash can be deposited to your account
- Make payments online or on our mobile app
- You keep your car

Visit [GainCares.com](https://www.gaincares.com) for complete details or to apply.



No car? No problem!

We have a number of ways to get you the cash you need. Just call our friendly loan specialists at (818) 846-1710.



COMING SOON: Improved Online Banking

This fall our Online Banking service will be upgraded with new features, increased security, and an all-new look and feel.

What's new and improved?

- Access both personal and business accounts
- Enable access to multiple users
- Improved funds management
- Card Control access to turn cards on and off
- Work with simpler, easier-to-use screens
- More customizable account alerts

What great features stayed the same?

- Complete access to your credit score
- Full management of Platinum Reward Points
- Easy control of Better Checking dividends
- Convenient access to Money Mover
- Viewable deposit images
- Comprehensive payment management

Stay tuned for more details later this summer.

Gaining Ground **Gain** Cares



Gain FCU made a donation to Burbank Housing Corporation which provided over 30 grocery care packages to families in need during the COVID-19 pandemic. Gain also provided additional donations of school supplies to BHC and face coverings to a local nonprofit, M.E.N.D. (Meet Each Need with Dignity).

As always, we have been busy sharing our financial knowledge and budgeting tips with local nonprofit audiences on Zoom meetings. We are proud to stand with our community in times of need and have continued this tradition now for over 80 years.

Gain is growing.

Gain welcomes three new staffers to our family.



Jack Modic is our new Director of IT Security and comes to us with nearly two decades of information safety experience. He's on board to ensure Gain members have a safe, secure and reliable experience with online, digital and in-house digital systems.



Rhune Kincaid is our new Director of Marketing Content. Rhune's responsibilities include online messaging and promotional channels, advertising, and media creation and deployment. Look for some of his work to appear in the next few weeks!

Alan Pan (not pictured) is our new Accounting Supervisor and comes to us with 8+ years of experience applying financial and managerial accounting practices in multiple industries including the Credit Union world. He has the critical responsibility of overseeing the operations of the accounting department and reports to our CFO.

Visit GainFCU.com



When you can't come in...



Online Banking

Make transfers, pay bills, set up alerts and view statements. Use Money Mover to transfer funds to or from another financial institution.



Mobile Banking

Always accessible. Make transfers, deposit checks, control debit and credit cards, pay bills and view accounts.



ATMs

You have access to nearly 30,000 ATMs nationwide. That's more than most of the biggest banks, and includes selected locations where you shop like 7-Eleven, Circle K, Costco, Dunkin Donuts and Rite-Aid.



Find an ATM wherever you are on our Gain Mobile Banking app or online at [GainFCU.com/Locations](https://www.gainfcu.com/locations).



Dropoff Box

Our Burbank Branch has a dropoff box. It's the fast, safe and convenient option for deposits, loan payments, or paperwork.



Call Center and Online Banking Live Chat Hours

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

Friday 9:00 am - 6:00 pm

Saturday 10:00 am - 2:00 pm

24/7 Card Support (818) 846-1710 and press 2

See all remote banking choices at [GainFCU.com/Remote](https://www.gainfcu.com/Remote)

NOTE: Live Chat is available when you log in to Online Banking.

For the most up-to-date info

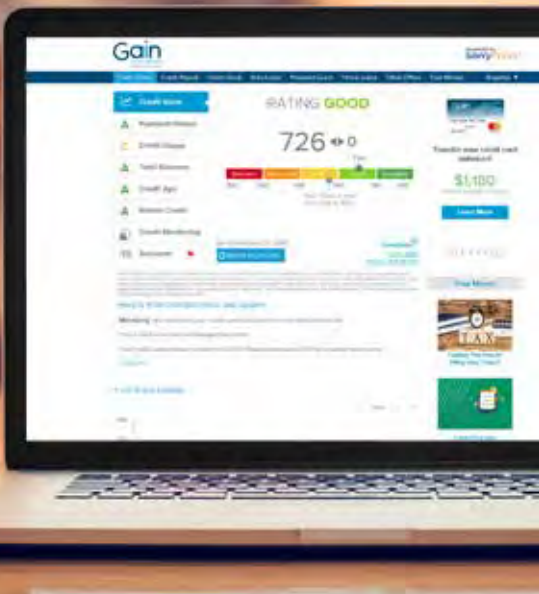
Watch your credit score.

Gain offers FREE instant access to your credit score and credit report, along with personalized tips on how to improve your score or maintain an already great score.

It's built right into our already easy-to-use mobile banking and online banking platforms, so you don't need a new login.

Online Banking: Log in and click on MY Credit Score

Mobile App: Log in and choose Credit Score & More from the menu



Auto Expert finds the vehicle you want using a vast network of dealerships. Plus they can save you a ton of hassles on your paperwork because they handle the dealer documents and DMV paperwork.



With Auto Expert you will:

- Save time – because they find the vehicle you want and handle the forms
- Save money – Members save an average of over \$1,600
- Enjoy convenience – your vehicle is delivered to the Credit Union, your workplace, or your home
- Avoid COVID-19 risk – you stay out of the dealership, reducing exposure

Robert is ready to help.

Auto Expert Robert Pierce has already helped dozens of Gain members with his 'blue glove' service. He performs the vehicle search, corresponds with the dealership, and handles the paperwork. All this allows you to enjoy your new ride sooner.

To speak with Robert the Auto Expert, call Gain FCU at (818) 846-1710 and Press 5.

→ Call (818) 846-1710



Give the gift of cash!



Birthday Bills and Fun Funds are real U.S. currency which are padded together in a festive gift book. At just \$2.00 per pack (plus the cost of currency), they're the perfect way to give cash for any occasion.

Available in \$1.00 & \$5.00 bill denominations:

10 count singles	\$12.00
20 count singles	\$22.00
10 count fives	\$52.00
20 count fives	\$102.00



Time Saving Tip: Be sure to call ahead and we'll have your order ready to pick up when you arrive!

Our ATMs now dispense \$10 and \$100 bills.

In addition to \$20 bills, ATMs at our Burbank and Pacoima branches now offer our members the choice of \$10 and \$100 bills when withdrawing cash. Collect them all!



Don't let the bad guys win.

In the current environment it is important for us all to be aware of emails especially ones that are related to Coronavirus.

Using fake charities, fake medical advice or bogus products, cyber criminals will use email attacks designed to snag personal information, steal money and infect computers with malware.

Learn more about fraudulent emails and scams by visiting:

- Federal Trade Commission at [FTC.gov](https://www.ftc.gov)
- Department of Homeland Security at www.US-Cert.gov



ANNUAL 2020 MEETING

COVID-19 has put a dent in many of our plans for 2020. While our Annual Business Meeting has been rescheduled for Wednesday, September 16, the location and format will be determined by August 1.

Wednesday, September 16, 2020
Location, attendee information and format TBD.

Good news: 2019 Annual Report is viewable at GainFCU.com/2019-AnnualReport.



Gain Welcomes United America West FCU Members

The National Credit Union Administration (NCUA) approved the merger of United America West Federal Credit Union and Gain Federal Credit Union. The official date of the unification occurred in December 2019. We're happy to announce all accounts have been consolidated, and UAW FCU members are now able to access all that Gain has to offer.

Concerned about stock market volatility? Need a second opinion?

Please call Patricia and Bryan at Hall, Hodges & Associates...
(800) 490-1447



HALL, HODGES & ASSOCIATES
family financial solutions

Branch Office: 700 N. Brand Blvd. Suite # 650, Glendale, CA 91203

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MARK YOUR CALENDAR

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

- Independence Day** Friday, July 3
- Labor Day** Monday, September 7

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

BRANCH LOCATIONS & HOURS

- Burbank Branch**
1800 West Magnolia Blvd.
Burbank, CA 91506
Monday – Friday 9:00 am – 4:00 pm
- Pacoima Branch**
13168 Van Nuys Blvd.
Pacoima, CA 91331
Monday – Friday 9:00 am – 4:00 pm

CALL CENTER & ONLINE BANKING LIVE CHAT HOURS

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

NOTE: Live Chat is available when you login to Online Banking.

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

JOIN THE CONVERSATION

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



Gain FCU NMLS #407810

