



Winter 2018

In this issue

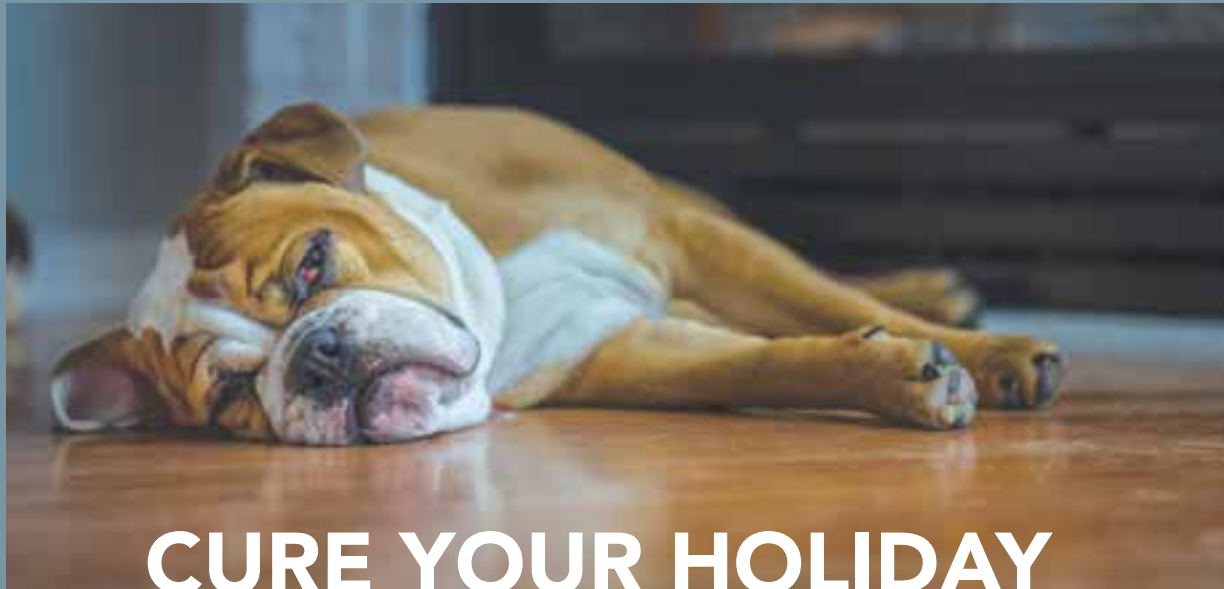
- Products and Services
- Save Money Each Month
- Home Equity Loans
- Board of Directors Elections



Refer a friend and get \$25 to spend. You could be our quarterly winner of \$500!

See the rules and download the referral form on our website.
www.BurbankCity.org

BottomLine



CURE YOUR HOLIDAY DEBT HANGOVER

Did your holiday bills pile up? Burbank City can help you consolidate your credit card and other debt into one, manageable loan. You'll get a low, fixed rate and an affordable payment. Here are some options:

- **Use your Burbank City Mastercard Credit Card**

If you have our Classic or Platinum Rewards Mastercard you can easily transfer funds in Online Banking to your checking account. Then simply write checks or use Bill Pay to easily consolidate your existing credit card balances from other financial institutions.

- **Apply for a personal loan**

Get a fixed-rate loan to consolidate your credit card bills. You'll benefit from an affordable monthly payment that won't change month to month, and will pay off your debt sooner.

- **Refinance your vehicle**

If you have a vehicle (up to 12 years old) we may be able to refinance it. In most cases a vehicle loan will have a lower interest rate than a personal loan or credit card, and you'll get an even lower monthly payment.

Not sure which option is best for you?

Give us a call and we'll be happy to find a simple, effective way to help you pay down your debt.

All loans are subject to credit approval and are subject to Burbank City Federal Credit Union policies and procedures. See Credit Union for details.



ATMs at the Airport

Traveling and need some cash? Now you can use a Burbank City ATM at the Hollywood Burbank Airport. There are locations throughout the airport with easy access. And there is no fee for members when using your Burbank City debit card!

NOT JUST BETTER BANKING,

Saving & Checking

Saving

- Basic - Open this account with a \$5 deposit and you're an owner of the Credit Union.
- Trust Account - We provide a variety of specialized Trust account options. Give us a call to discuss your individual needs.
- Club Account - An easy, effective way to save for any occasion; Christmas, vacations, even taxes. And you can open it online.

Checking

- Regular Checking - Debit Mastercard® and no monthly fee.
- eChecking - It's the checking account that pays you dividends.



Debit Mastercard®

Around town or around the world, access your checking account anywhere you see the Mastercard logo.



Benefits Plus®

Add Benefits Plus® to your checking or saving account to get money-saving offers around town, and the nation.



Money Market

Earn higher yields in an account that allows you to make deposits and withdrawals.

Share Certificates

Terms from 6 months to 5 years, and specialty certificates which offer liquidity. Our term accounts keep your money accessible.

Individual Retirement Accounts (IRAs)

Tax deferred and insured. Traditional, ROTH and SEP available.



HALL, HODGES & ASSOCIATES
planning your retirement your way

Hall, Hodges & Associates

For more than two decades, Bryan Hall and his team of experts have been working hard to give our Members the best in financial and retirement planning. **Make an appointment (800) 490-1447.**

Securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS). Member FINRA/SIPC.
Not NCUA insured. Not insured or guaranteed by Burbank City Federal Credit Union.

BUT A BETTER EXPERIENCE.

Convenience and Security

Mobile Banking App

When you're on the move, the Credit Union is right there with you. Make transfers, deposit checks and pay bills.

Online Banking

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

Nearly 30,000 ATMs Nationwide

Surcharge-free ATMs nationwide through the CO-OP ATM Network, and 8,000 in 7-Eleven stores.



Protect Yourself and Fight Fraud

We value your security and provide a variety of ways for you to fight fraud by monitoring your accounts.

- Card Controls in Mobile Banking
- Fraud Text Alerts sent to your mobile phone
- Account Alerts allow you to monitor account activity

Overdraft Protection & Courtesy Pay

These services transfer cash to your checking account when you need it, and help you avoid bounced check fees.

Direct Deposit

Automatically have your payroll, dividend or any recurring check deposited to your account.

Night Depository

Our night drop at the Magnolia Branch gives you a fast, safe and convenient option for making deposits and payments after hours.

Wire Transfers

Send or receive funds electronically in the United States and abroad to get money when and where you need it.

NCUA Insured

Your savings are federally insured to at least \$250,000 and backed by the United States Government. We can help structure your accounts to maximize coverage.



Federally insured by NCUA

TWO BRANCHES TO SERVE YOU

Magnolia Branch

1800 W. Magnolia Blvd., Burbank

Cabrini Branch

9795 Cabrini Dr. #203, Burbank

Loans

Vehicles

Car, truck, van, or SUV Burbank City provides some of the best rates for both new and used vehicles.

RVs and Boats

On land or on the water, we have the affordable loans that help you enjoy the weekend.

Mastercard® Credit Cards - All with No Annual Fee

- **Classic** - Low, fixed-rate with no cash advance fee and no foreign transaction fee.
- **Platinum Rewards** - No cash advance fee, personalized service and cash back on every purchase.
- **Equity Advantage** - Upgrade your home and your finances with a Home Equity Line of Credit.

Home Loans - See article on the next page!

Fit Mortgage opens the door to money-saving refinancing, and first time home buying purchases. Contact Dori Gregory at (818) 524-1678 or stop by our Magnolia Branch.

Home Equity Loans

Use your equity for home improvement, college tuition or consolidate high-interest loans and put more money back in your wallet.

Share Secured Loans

Don't close that certificate to make that big purchase. Borrow against it and continue to earn dividends.

Debt Protection, Guaranteed Asset Protection (GAP) & Mechanical Repair Coverage (MRC)

These affordable services can provide peace of mind during life's unexpected events, vehicle accidents or breakdowns. Visit www.BurbankCity.org to learn more.

All loans subject to credit approval and Burbank City FCU policies and procedures. See Credit Union for details.



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Like us on Facebook.



Follow us on Twitter



and Instagram



Save Money Each Month: Refinance Your House with Fit Mortgage



Fit Mortgage

You might be one of roughly 6.5 million Americans who could benefit from refinancing your home.

By refinancing and locking in a better rate on your loan, you could reduce your monthly payment and save thousands of dollars in interest over the life of your mortgage. A lower interest rate also could allow you to build equity in your home more quickly.

Here's what you'll need if you're considering refinancing your home:

- Copies of your previous two years' W-2 forms and Federal Tax Returns
- Copy of two most-recent pay stubs;
- Two months' worth of the most recent statements for all checking and savings accounts;
- Copy of current homeowners insurance policy;
- Copy of your 1st mortgage statement and 2nd mortgage if you have one.

The approval process to refinance is similar to the process of obtaining your original loan. Dori will consider your income and debt, credit score, and other factors affecting your financial situation and help you determine the best loan for you.

If you're looking to refinance and save money or get some extra cash for home improvements, vacation or college tuition, give Dori a call today to schedule an appointment. She will work with you to see how you might make those dreams a reality.

Fit Mortgage
Dori Gregory
NMLS #424406



Burbank City Mortgage Services, LLC, dba Fit Mortgage NMLS #737320, is a subsidiary of Burbank City Federal Credit Union - NMLS # 407810. Fit Mortgage is licensed in California by the Department of Business Oversight; California Financial Lenders License #603K340.

UPCOMING HOME SEMINARS

Hosted by Fit Mortgage

Ready, Set, Sell!

Wednesday, February 28, 2018
6:00 pm – 8:00 pm

Home Buying 101

Wednesday, April 11, 2018
6:00 pm – 8:00 pm

Location:

Burbank City Federal Credit Union
1800 W. Magnolia Blvd., Burbank

Dinner will be provided
Seating is limited

RSVP to Dori Gregory
(818) 524-1678

Fit Mortgage NMLS #737320

Home Equity Loans Give You Room For Improvement



Home equity is like money in the bank, it provides homeowners a ready financing source to turn home sweet home into home sweet dream home or you can use it to consolidate debts. On average, homeowners spend 18 months planning home improvements. It's time well spent, but some renovations pay off better than others. According to the "2017 Remodeling Impact Report" replacing your old windows with new vinyl windows can improve the look of your house and return 79% at resale. Similarly, you can expect a 62% return on a kitchen renovation. A new bathroom can return a bit on the lower end at 50%.

As you plan, look beyond your house to your neighborhood. Will renovations put you in a different league—and price range—than your neighbors? Also, keep in mind how long you'll be in your house. If you're going to fix it up and sell in six months, you'll get all the pain of remodeling and not much gain. But if you plan to live in the house more than three years, it makes economic sense to remodel.



Call Jaklin Aghakian at (818) 846-1710 Ext. 320 to learn more about your loan options including Fixed Equity Loans and Equity Lines of Credit.
Burbank City Federal Credit Union NMLS# 407810
Jaklin Aghakian NMLS #785641

All loans are subject to credit approval and subject to Burbank City FCU policies and procedures. See Credit Union for details.



Board of Directors 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 Board's nominating committee has met with, and recommended incumbents Laura Brownell and Bill Smith to fill the two seats up for reelection for three year terms.

Nominations for Board positions may also be made through a petition signed by 1% of the members of this Credit Union (192 eligible voting members). To be considered, nominations by petition must be received at the Credit Union c/o Chair Joe Tersigni, no later than Friday, March 9, 2018. You may come to the Credit Union office to pick up an official petition or call to have one mailed to you.



Kim Freed | Secretary, Board of Directors



Joe Tersigni | Chair, Board of Directors

BOARD BIOS



Laura Brownell

Laura has been a resident of Burbank for 31 years. She began her career with the City of Burbank in 1997 and opened an account at the Credit Union with her first paycheck. She currently works in the adult reference department at the Burbank Public Library. She loves working for the City and assisting library patrons. Laura has a strong background in accounting and human resources from her years in the private sector. She is a past Board member of the Burbank Employees Retiree Medical Trust.

Laura has been an active volunteer at 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. She is proud of the Credit Union's commitment to provide its members with financial services and educational seminars that help improve their lives.

Laura and her husband, Steve, are very happy they decided to make Burbank their home. They enjoy traveling but are always glad to return to their own place in this lovely city.



Bill Smith

Bill Smith graduated from Hoover High School in Glendale and later earned a Bachelor of Science degree from California State University, Los Angeles. He is also a graduate of the FBI National Academy. In 1953, Bill was appointed to the Burbank Police Department and retired in 1987 with the rank of Captain.

Mr. Smith joined the Credit Union in 1954 and has served as a volunteer for the past 30 years, five years on the Member Services Committee and 25 years on the Board of Directors.

In addition to his Credit Union volunteerism, Bill was a 16-year member of the Burbank Police Commission and currently a member of the City Senior Citizen Board. Bill is also active at Calvary Bible Church and serves on the City's Retired Public Employees Association Board.

Bill is a Burbank resident and has two children. His daughter, Patrice Samko is a retired Supervising Librarian at the Main Library, and his son, Bill Smith, is retired from Burbank Water & Power where he was the Water Maintenance/Construction Superintendent.

Mobile Banking

You rarely have a free hand, but with our mobile banking app you barely need one.



No matter how crazy your life is, stay on top of your finances with a few quick clicks on your phone. You'll be up to speed in no time.

- Turn your Burbank City debit and credit cards on and off
- Pay bills
- Transfer money
- Deposit checks
- Transfer a balance and consolidate your debt

You can do it all on your phone and from wherever you are!

Download the app today.



INDEPENDENT ADVANTAGE

Is your kid money-smart?

As adults, we understand the importance of financial security. For over fifteen years, Independent Advantage has given our younger members the big picture when it comes to handling money. From balancing a checkbook, sticking to a budget and knowing how and when to use credit, students who complete the four-evening session get the tools and techniques to successfully manage their money.

Classes are free and dinner is served at the start of each session.



Sign up today because sessions fill up fast!
www.IndependentAdvantage.org

MARK YOUR CALENDAR

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

Martin Luther King Jr. Day Monday, January 15
Presidents' Day Monday, February 19

DEPOSIT & INVESTMENT RATES

Savings

0.05% APY* (min. \$100 balance)

Certificate & IRA Certificate

0.20% - 2.25% APY*

Flexible & IRA Flexible Certificate

0.35% - 0.55% APY*

Bump Certificate

0.55% - 1.00% APY*

Money Market Account

0.15% - 0.30% APY*

* APY = Annual Percentage Yield. Rates valid as of January 1, 2018 and are subject to change without prior notice.



CONSUMER LOAN RATES

Vehicle loan rates as low as:
1.89% APR*

New and Used up to 35 months

RV / Boat loan rates as low as:
4.50% APR*

New and Used up to \$75,000 for up to 59 months

* APR = Annual Percentage Rate. Rates valid as of January 1, 2018 and are subject to change without prior notice and subject to Burbank City lending criteria. Your actual APR will be based on your individual qualifications. Some restrictions may apply. See Credit Union for full details.

(818) 846-1710 • (800) 622-3328

(818) 846-5096 Fax

www.BurbankCity.org



Federally insured by NCUA



EQUAL HOUSING OPPORTUNITY

BRANCH LOCATIONS

Magnolia Branch

1800 West Magnolia Boulevard
Burbank, CA 91506

Monday - Thursday • 9:00 am - 5:00 pm

Friday • 8:00 am - 6:00 pm

Cabrini Branch

9795 Cabrini Dr., Suite 203
Burbank, CA 91504

Monday - Friday • 9:00 am - 5:00 pm

CALL CENTER HOURS

Monday - Thursday • 9:00 am - 5:00 pm

Friday • 8:00 am - 6:00 pm

Saturday • 10:00 am - 2:00 pm

JOIN THE CONVERSATION

facebook.com/BurbankCity

twitter.com/burbankcity

instagram.com/burbankcityfcu

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