



Spring 2018

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BottomLine

YOUR NEXT MOVIE COULD BE ON US!



Get a \$50 Movie Gift Card with your vehicle loan and no payments for 90 days.*

- Get that new or used vehicle you've been looking for.
- Save money by refinancing your current auto loan from another institution.

Not all applicants will qualify for vehicle loan. Other terms and conditions apply. See Credit Union for complete details and loan requirements. Offer ends April 30, 2018.

*Qualifying applicant may elect to defer their first monthly payment for up to 90-days from the loan funding date. Interest will accrue during the 90-day deferral period. Deferring a payment may void your GAP insurance during the month(s) you defer. Please consult your insurer for complete details. Gift card offer valid on auto loans over \$5,000 funded between March 1, 2018 and April 30, 2018. To receive gift card, loan must meet all BCFCU lending criteria. Gift card will be given upon signing loan documents unless backordered; if on backorder the gift card will be received within 4-6 weeks. One gift card issued per loan. Refinancing of existing BCFCU loans do not qualify for gift card. BCFCU not responsible for lost or stolen gift card. Offer ends April 30, 2018. 90-day no pay offer not valid on First Time Auto Buyer program.



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



ANNUAL MEETING

All members are invited to our Annual Business Meeting where you will receive a copy of our 2017 Annual Report and will have the opportunity to speak with our Board of Directors and Credit Union Management.

Wednesday, April 18th
Burbank City Federal Credit Union
at our Magnolia Branch
6:00 pm

4 QUESTIONS HOMEBUYERS SHOULD ASK.



Buying a home is one of the most exciting, and oftentimes, overwhelming decisions we make. We dream of a place to call our own and build our future; and that's exciting. But it also comes with a lot of questions and unknowns. Before you get started, take a few minutes and consider these four questions:

1 WHAT ARE THE COSTS OF OWNING A HOME?

Consider the monthly mortgage is not the only cost you will face. You need to budget for homeowner's insurance, association dues depending on your property type, home maintenance costs and utility bills, that also come out of pocket. And be sure to allow for property taxes which may be rolled into your monthly payment.

2 HOW MUCH HOUSE CAN I AFFORD?

As a good estimation, you can purchase a home with a value of two or three times your annual household income. However, the amount you borrow will depend on your employment and credit history, savings and debts, and the amount of your down payment.

3 WHAT ARE THE BENEFITS OF HOMEOWNERSHIP?

Enjoy the savings that can come when you deduct your property taxes and mortgage loan interest on your federal income taxes and possibly your state taxes.* With every loan payment made, you build more equity in your home, this equity is like a savings account which you cash in when you sell or borrow against it.

4 WHICH TYPE OF HOME LOAN FITS ME?

There is no simple formula to determine the type of mortgage that is the best fit for you. This choice depends on a number of factors, including your current financial picture and how long you intend to stay in your home. We can help you evaluate your choices and find the right mortgage loan for you. Give us a call at 818.524.1680. We're ready to help!

HAVE EVEN MORE QUESTIONS NOW?

The process of buying a home can seem overwhelming, but we're here to help you every step of the way.

At Fit Mortgage, our experienced staff is driven to find you the best financing options. We have a full range of mortgage products including First-Time Buyer with as little as 3% down, loan amounts up to \$1 million, FHA, VA loans, and more. Our service is what defines us and we will always be here to answer your questions. If you're looking to buy your first home or ready to move up, we're the perfect fit for you. Call us or stop by today.

Fit Mortgage

1800 West Magnolia Boulevard
Burbank, CA 91506 (818) 524-1680



* Consult your tax advisor. Please contact Fit Mortgage to determine what you qualify for. This advertisement is for information purposes only and not a commitment to lend. Not all borrowers will qualify. Mortgage Services, DBA, Fit Mortgage, LLC, a wholly owned subsidiary of Burbank City Federal Credit Union. BCFCU NMLS# 407810. Fit Mortgage NMLS# 737320

Get the look you're looking for with a **HELOC** from Burbank City.

When you're looking for just the right shade of yellow, the perfect size couch or even an addition, or a deck – look to Burbank City for a Home Equity Line of Credit to cover the cost!

You can withdraw funds as you need them – wait for a sale if you're a bargain shopper – and then pay interest only on the funds you use. The maximum amount you can borrow depends on the amount of equity you have in your home. We offer everything you need to get that just-right look:

- Potential for tax-deductible interest (consult your tax advisor)
- Low interest rates
- Ability to draw on a line of credit, as needed, without having to reapply
- Personal service to help you match your goals with your budget

Credit card access makes it simple with our **Equity Advantage Mastercard®**.

Whether purchasing building supplies or buying flooring for your new kitchen, reach into your wallet and use your Equity Advantage Mastercard®.

A Burbank City HELOC can help with your home makeover!
Call (800) 622-3328, go online to BurbankCity.org or stop by a branch to get started.

Home Equity Line of Credit
APR* as low as

4.25%



Express Home Equity
APR* as low as
3.75%

**YOUR HOME
MAKEOVER STARTS
HERE! WE'LL HELP YOU
GET THE LOOK.**

If a HELOC Doesn't Quite Fit, Consider an **EXPRESS HOME EQUITY LOAN.**

You'll love the low, fixed rates that let you tap into the equity of your home, giving you access to funds so you can:

- Update your kitchen and bathrooms
- Consolidate high-interest debt
- Buy an RV and build the garage to house it in
- California only
- Zero points
- Zero cost
- Borrow up to \$250,000* with a Loan To Value (LTV) up to 80%
- Borrow up to \$150,000* with a LTV up to 90%

* APR - Annual Percentage Rate. Rates subject to change without prior notice and based on loan term and applicant credit history. All loans are subject to credit union approval and lending policies. Not all applicants will qualify and some restrictions may apply. See Credit Union for complete details. BCFCU NMLS #407810



Be the first to know.

Like us on Facebook.



Follow us on Twitter



and Instagram



YOUR SMARTPHONE JUST BECAME YOUR GENIUS PHONE.



Good news

– your smartphone just got smarter and your banking experience just got easier.

With Mobile Banking you hold the power of Burbank City right in the palm of your hand! No more rushing your way to a branch when you need to access your accounts in a flash. Just tap your smartphone and you're free to:

- Check balances
- Deposit checks
- Pay bills
- Apply for a loan or transfer a balance
- Turn your Burbank City debit and credit cards on/off
- And more...

Visit BurbankCity.org to learn more, or just download the app and see for yourself!

Here's how you can get started:

1. From your device, go to your app store and download the Burbank City Mobile App.
2. Log in with your account number and online banking password.
3. You will receive an email that includes a 4-digit PIN.
4. Retrieve the email and enter the 4-digit PIN in the mobile banking app.
5. To make sure you're registered, log out of mobile banking and log in again with your regular password, without the one-time PIN.



It's that easy! So go ahead – sign up for mobile banking and manage your finances from the comfort of home or even the convenience of the grocery store.

Don't have an online banking password?
Give us a call at (818) 846-1710 and ask for a temporary password.



APPLE PAY IS HERE.

Now you can use your Burbank City credit and debit cards with Apple Pay. It's easy, safe and convenient.

Get started using Apple Pay with your Burbank City credit or debit card.

To add your Burbank City credit or debit card, you'll need an iPhone® 6 or iPhone 6 Plus with iOS 8.1 or later. Open the Wallet® app, swipe down and tap the plus sign. Use your iSight® camera to enter the card or add it manually.

If your Burbank City debit or credit card is already in iTunes®, just key in the Security Code (the CVV code from the back of your card).



None of the stress. All of the fun. Introducing Auto Expert.

Car buying is expensive, time consuming and a lot of effort on your part. We're here to make it easy. Auto Expert is Burbank City's convenient and hassle-free service dedicated to saving members like you a lot of time and money when buying a car.

- Save time because you don't have to hunt down the car you want and haggle with a dealer or the DMV.
- Save money (an average of \$1,900) through our volume discount pricing.
- Save even more because there is absolutely no fee to use Auto Expert.
- Call your Auto Expert Advisor Marina Cervantes at (213) 819-6362.

**\$50
GAS CARD**

NOW THROUGH
APRIL 30, 2018:

Use Auto Expert
and get a \$50 gas
card at delivery!

THEY FIND IT.

Using their vast network of dealerships, Auto Expert finds the car you want and saves you a ton of hassles on your paperwork. They'll even handle the dealer issues and DMV paperwork!

YOU BUY IT.

They also secure a volume discount price at an average savings of \$1,900.

THEY DELIVER IT.

Auto Expert delivers the car right to Burbank City, or to your home. Start driving happy, knowing that you saved time, money and a whole lot of work.

With Auto Expert, you'll avoid the stress of auto buying with easy financing at Burbank City and just enjoy your new car.

- No payments for up to 90 days (on qualifying loans)¹
- Auto Pay – easy transfer from checking or savings

TIP:

Estimate a car-buying budget at BurbankCity.org by clicking on the Auto Expert button, and use our calculators to get approximate monthly payment amounts.

Apply right now!

- Apply in our Mobile App
- Call (818) 846-1710
- Go online to BurbankCity.org

Not all members will qualify for financing. Certain restrictions apply. See credit union for complete details. ¹Qualifying applicant may elect to defer their first monthly payment for up to 90 days from the loan funding date. Interest will accrue during the deferral period. Deferring a payment may void your GAP insurance during the month(s) you defer. Please consult your insurer for complete details.



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.

June							July							September						
sun	mon	tue	wed	thu	fri	sat	sun	mon	tue	wed	thu	fri	sat	sun	mon	tue	wed	thu	fri	sat
					1	2	1	2	3	4	5	6	7							1
3	4	5	6	7	8	9	8	9	10	11	12	13	14	2	3	4	5	6	7	8
10	11	12	13	14	15	16	15	16	17	18	19	20	21	9	10	11	12	13	14	15
17	18	19	20	21	22	23	22	23	24	25	26	27	28	16	17	18	19	20	21	22
24	25	26	27	28	29	30	29	30	31					23	24	25	26	27	28	29
														30						

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

We're Celebrating 78 Years!

We're proud to be celebrating our 78th year serving our members and our community.

All members are invited to join us at the Credit Union for a delicious In-N-Out Burger on

FRIDAY, JUNE 15TH
FROM 11:00 AM - 2:00 PM
 or until the burgers are gone!



It's our way of saying thank you for being a loyal member!

MARK YOUR CALENDAR

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

Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4

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 April 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 April 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