

# Gain BETTER BANKING



Gain Federal Credit Union

SPRING 2021

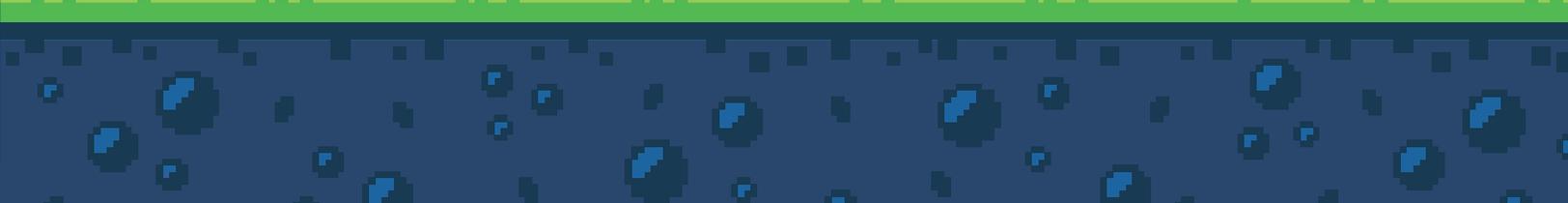
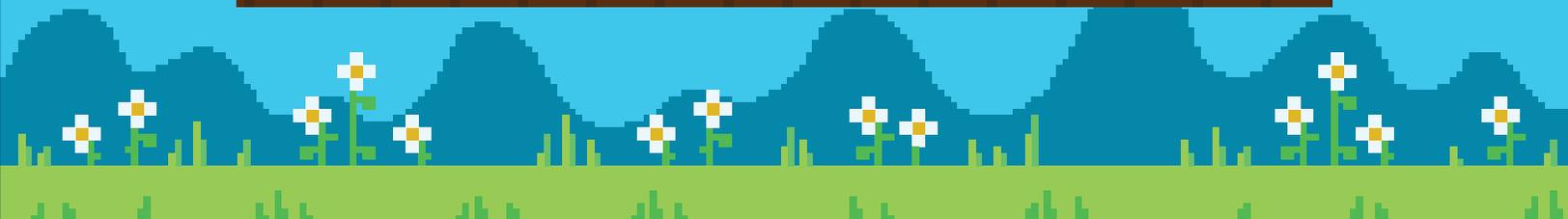
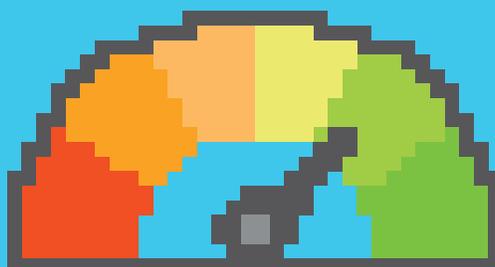
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SCORE 800  
780  
720  
650

SET A  
**NEW HIGH  
SCORE**  
(CREDIT SCORE THAT IS)





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SET A

# NEW HIGH SCORE

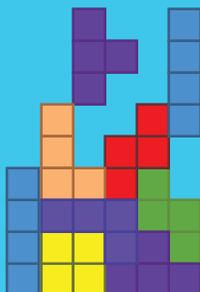
(CREDIT SCORE THAT IS)

Everyone knows that when it comes to credit score, higher is better. But when you're trying to set a new high score, it helps to know the rules of the game! Whether you're talking about the traditional FICO score or the newer Vantage model, there are four main components used to calculate your credit score. Think of them as the levels in a video game, and let's break them down one at a time:



LEVEL 1

PAYMENT HISTORY



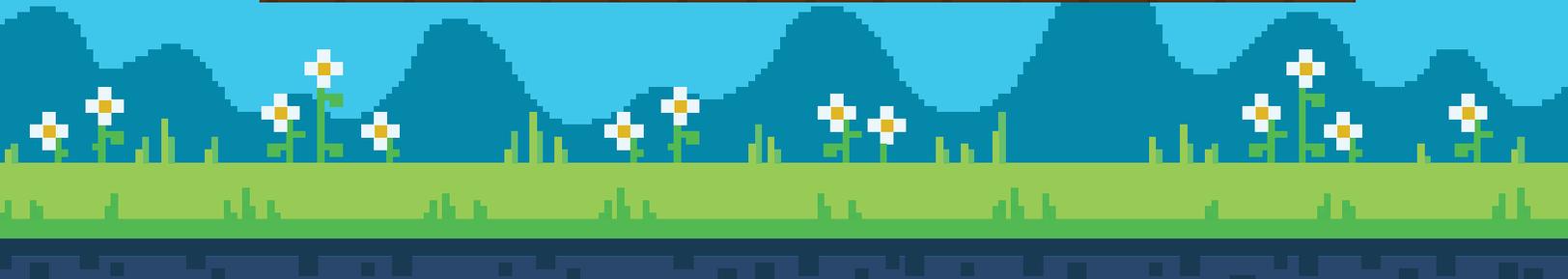
Just like Tetris blocks, your balances build up over time. And just like it's important to clear out those blocks in a timely manner, credit score calculations like to see you pay down your balances on a regular basis. Making your payments on schedule just might be the most important aspect of maintaining a healthy credit score. You should always make your minimum payment, but if you go above and beyond and pay a little more each month, it will work in your favor.



LEVEL 2

CREDIT USAGE

When you're in 2nd place in Mario Kart and you get the red shell, you use it, right? You bet! And you can apply the same logic to using your credit. If you don't use it, the credit score companies don't have information to work with. It may seem a little paradoxical, but your credit score may actually go down in times of heavy usage. But don't worry, when you continue to make consistent payments (see Level 1), it will go right back up.



(818) 846-1710



SCORE 800  
780  
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650

LEVEL 3

MIX OF CREDIT



When you play Street Fighter, do you use a different fighter each time? Or are you the person who always picks Ryu? Credit score calculations like it when you mix things up. Having different kinds of credit, such as credit cards from different institutions or stores, auto loans, or mortgages, will show the credit bureaus that you have the capacity to handle a wide variety of credit.



LEVEL 4

AGE OF CREDIT

Can you believe that Electronic Arts has put out a new Madden football game every year since 1990? That's consistency. And credit score calculations admire that kind of stability when it comes to your credit. You'll want to hold on to your oldest lines of credit since they establish your ability to responsibly handle credit for the long term.



YOUR CHEAT CODE.  
YOUR GAIN MEMBERSHIP



Your Gain membership is your "up, up, down, down, left, right, left, right, B, A, Start" to a better credit score. You can check your score every day, get tools to improve your score, and find specific reasons for changes in your score.

Just log in to Online Banking and click on "Credit Score" or tap "Credit Score & More" in our Mobile App to get started!



### A BETTER CREDIT SCORE MAY LEAD TO BETTER RATES ON:



AUTO  
LOANS



HOME  
LOANS



PERSONAL  
LOANS



CREDIT  
CARDS

... and better rates are here at Gain. Visit [GainFCU.com/Rates](http://GainFCU.com/Rates) to Know More!



# OUR KNOWLEDGE IS YOUR GAIN

In celebration of April being Financial Literacy Month, Gain will be hosting and partnering with experts on a variety of financial topics. Come take advantage of these FREE virtual presentations so we can pass our knowledge to you and help answer some of your basic financial questions.

No matter what your goals and dreams may be, Gain is here to provide financial knowledge along the way.

**Friday, April 9 at 5:00 pm**

## Home Buying



Presented by  
Brock Collins, Director of Business Development  
Gain Federal Credit Union

Sharon Wilson, Real Estate Lending Manager  
Gain Federal Credit Union

**Friday, April 16 at 5:30 pm**

## San Fernando Valley Real Estate: Prices - Trends – Forecasts



Presented by Gigi Santoro, Realtor  
Santoro and Sons Real Estate Group  
CalBRE Lic. #01873900

**Saturday, April 24 at 11:30am**

## Budgeting and Debt Management



Presented by  
Brock Collins, Director of Business Development  
Gain Federal Credit Union

**Friday, April 30 at 5:00 pm**

## Investing in the Time of COVID\*



Presented by Bryan Hall, Financial Advisor



HALL, HODGES & ASSOCIATES  
family financial solutions

**Tuesday, May 4 at 5:30 pm**

## Costs of Homeownership - Value vs ROI



Presented by Gigi Santoro, Realtor  
Santoro and Sons Real Estate Group  
CalBRE Lic. #01873900

**Tuesday, May 18 at 5:30 pm**

## Hiring a Strategic Real Estate Partner as your Realtor



Presented by Gigi Santoro, Realtor  
Santoro and Sons Real Estate Group  
CalBRE Lic. #01873900

**Know More or register for these and future seminars at [GainFCU.com/Seminars](https://GainFCU.com/Seminars)**

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**Gain**  
Better  
Banking

**ANNUAL 2021 MEETING**

## Virtual Annual Business Meeting

We cordially invite all members to attend our 2021 Annual Business Meeting.

Due to the prevailing circumstances, the meeting will be held virtually via Zoom. Registration is mandatory for attendance and can be arranged at [GainFCU.com/2021-Annual-Meeting](https://GainFCU.com/2021-Annual-Meeting).

The meeting will be held on:

**Wednesday, April 28, 2021  
at 6:00 pm PT.**

Election results will be announced at this time.

**It's time to Gain Better Banking.**

**WE'RE  
BACK!**



# independent advantage<sup>®</sup> Returns

**We are happy to announce that Independent Advantage is back, in a virtual environment that is.**

After a long break due to the pandemic and development of a virtual program, our acclaimed financial education courses for teens are open and ready for enrollment. On the virtual Zoom platform, students meet twice a week for four weeks in order to improve their financial wherewithal as they prepare to leave the nest. Budgeting, Checking Accounts, and Credit Management are just some of the lessons taught in our program. Courses are only about an hour so students can stay engaged while learning virtually.

**Do you have a teen that could gain some financial life skills and education?**

For the full 2021 course schedule, or to sign up your teen today, visit: **[GainFCU.com/Independent-Advantage](https://GainFCU.com/Independent-Advantage)**.

The program is available to any teen in high school, and the best part is that the program is FREE!

If you have questions regarding the program and want to speak to someone, give an IA Team member a call at (818) 846-1710 ext 501, or email them at [IAinfo@GainFCU.com](mailto:IAinfo@GainFCU.com).

## WELCOME Canoga Postal Federal Credit Union Members!

The National Credit Union Administration (NCUA) recently approved the merger of Canoga Postal Federal Credit Union and Gain Federal Credit Union. After a vote of approval from CPFCU's members, the official unification occurred in March of 2021. We're happy to announce that all accounts have been consolidated, and that CPFCU members can now enjoy all there is to Gain!

To know more, visit **[GainFCU.com/Welcome-CPFCU](https://GainFCU.com/Welcome-CPFCU)**.



## We've Gained Some New Faces



SERGIO MORETT



ESMERALDA HERNANDEZ



SHANNISHA DONNERSON



CHARLI CUTRIGHT

When you walk into the lobby of our Pacoima and Burbank branches, you will probably notice a few new faces, even if they are wearing masks.

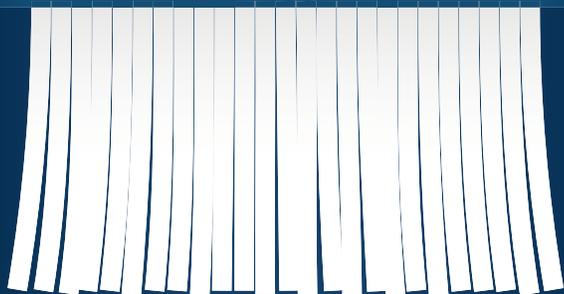
Sergio Morett joined us as a new Member Services Specialist at our Pacoima branch and comes to us with several years of Credit Union experience. Esmeralda Hernandez joined us as a Teller in the same location and brings with her several years of retail and customer service experience. Both are able to help our Members in English and Spanish.

In our Burbank location, we recently welcomed two new Tellers. Shannisha Donnerson comes to us with several years of banking and Credit Union experience, and Charli Cutright brings with her several years of retail and customer service experience.

These four new Gain employees join our committed frontline staff of essential workers that are dedicated to meeting the continued in-person banking needs of our Members. We look forward to the contributions they will make to our Gain family.

Back By Popular Demand:

# CONTACTLESS SHRED DAY



We invite you to our Member Shred Event on:

**Saturday, April 10**  
**9:00 am – Noon**

(or until trucks are full)

This will be our second Contactless Shred Day. This event will be drive-thru and contactless. Gain staff will be on hand to unload your shreddables from your vehicle's trunk or hatch while you remain in your vehicle. To ensure the safety of members and staff, masks will be required for all persons attending the event.

For directions, a list of non-shreddable items, and information on the steps we're taking to limit risk, please visit [GainFCU.com/Shred-Day-Spring-2021](http://GainFCU.com/Shred-Day-Spring-2021).

## Gaining Ground in the Community

With the Boys & Girls Club of Burbank and Greater East Valley choosing to move into a new home, we decided to give them a little housewarming gift. Gain donated to their Capital Campaign which will help retrofit and refresh their new digs. The new facility will allow them to serve even more families with all their wonderful programs, summer camps, and afterschool care.

The Boys and Girls Club believes in supporting the development of healthy families which reflects the credit union mantra of People Helping People. Shanna, Paul, and team have done so much for our community that we are just happy we could do something in return.



### MARK YOUR CALENDAR

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

**Memorial Day** Monday, May 31

**Independence Day (observed)** Monday, July 5

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

(818) 846-5096 Fax

[GainFCU.com](http://GainFCU.com)

### 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/Branch-Updates](http://GainFCU.com/Branch-Updates)

### CALL CENTER & 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, 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

### JOIN THE CONVERSATION

[facebook.com/GainCreditUnion](https://facebook.com/GainCreditUnion)

@gainfcu

@gainfcu

# Gain

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Banking®



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