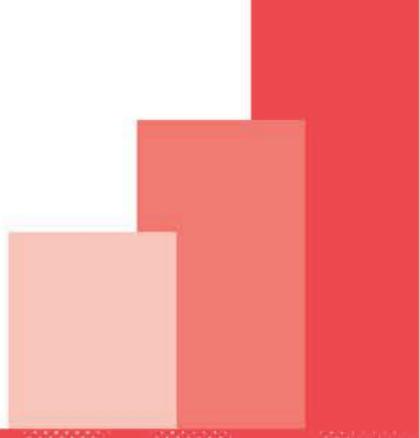


Gain BETTER BANKING



Gain Federal Credit Union

SUMMER 2021

inside: \$650 Cash Back On Your Mortgage | Game Not Over | Happy Birthday to Gain | Who Wants Movie Tickets?
2020 Annual Report | Give Your Finances A Starring Role | Contactless Shred Day III | Lights! Camera! Digital Wallets!

— *It's a* —

SUMMER SPECTACULAR



\$650 CASH BACK ON YOUR MORTGAGE

REEL SAVINGS

These days you can watch the latest blockbuster movies from the comfort of your own home. And it's even better knowing you got a blockbuster deal of your own.

So how's this sound?

\$650 CASH BACK ON YOUR MORTGAGE*

That's right, we're giving you a rebate on underwriting fees because the home buying process doesn't have to be a thriller, or worse yet, a horror story. Our mortgage pros take the hassle out of the mortgage process to make sure things are tied up as neatly as a romcom denouement.



Directed by **Sharon Wilson** NMLS# 745456

If you only see one Mortgage expert this summer, make it Sharon! She's rolled out the red carpet to help members save hundreds of thousands of dollars on mortgage payments, and she's ready to help you, too.

To know more, call Sharon at **(818) 846-1710 ext. 342** or visit GainFCU.com/Home-Loans to apply using our Online Mortgage Center.

And how about these coming attractions?

- Fixed and adjustable rate loans
- Flexible terms available. 10, 15, 20 and 30-year terms
- Single Family Residences, Condominiums, PUDs, and Vacation Homes
- Investment properties with terms up to 15 years
- We finance homes in CA, AZ, NV, CO, OR, ID, UT and WA

*Gain Federal Credit Union will pay your Underwriting fee of \$650.00 on First Mortgage loans for a purchase or refinance. Offer not valid for refinance of current Gain FCU loans. Excludes FHA, VA, Reverse Mortgages, and Home Equity loans. The offer is a rebate towards closing costs for the Underwriting fee. This offer is valid for applications received beginning July 1, 2021 and funded by December 31, 2021. Offer may be discontinued at any time without notice. Rebate is also known as a lender credit. Contact credit union for complete details. Borrower qualifications and maximum loan amount may vary by property type, loan-to-value and credit score. Not all borrowers will qualify. Terms and conditions are subject to change without notice. Mortgages are processed by Gain Federal Credit Union NMLS #407810.

(818) 846-1710

GAME
NOT
OVER

BONUS LEVEL

We're extending our offer of a 1.99%
APR for up to 72 months on Auto Loans*.

You won't have to wait a *Fortnite* to scratch your *Need for Speed*, because our lending process is as smooth as next-gen graphics.

So the next time you're cruising IRL, you can be doing it with a longer term and lower rate.



*APR = Annual Percentage Rate. Representative Example: A \$25,000 loan financed at 1.99% APR for 72 months would result in 72 payments of \$369. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Rates advertised are best available for vehicles year models 2017 or newer and with less than 125,000 miles. No prepayment penalty. "As low as" rates listed are our best fixed rates on approved credit. Actual interest rate offered may be higher depending upon applicant's credit rating and other underwriting factors. In some instances we may require borrowers to purchase Guaranteed Asset Protection on new and used auto loans. Rates shown are promotional rates effective from 1-1-2021 to 7-31-2021. Rate is best available, yours may be higher; for more information please contact Consumer Lending Dept. Refinance of current Gain vehicle loans are not eligible for promotional rate.

Happy Birthday to Gain

Save the Date

Friday, September 10

11:00 am – 2:00 pm

featuring



Ok, our birthday was actually a little earlier in the year, and it doesn't matter how many years old we're turning (ok, it's 81), but it wasn't quite the right time to gather and celebrate. But by September, you're darn tootin' it will be!

And to celebrate, we're bringing the burgers. The best burgers. Big, hot, juicy burgers. An In-N-Out truck will be posted up at our Burbank Branch at 1800 W. Magnolia, dishing out a free lunch for every member. Bring your member number and your appetite and be ready to chow down.



www.GainFCU.com



Who Wants Movie Tickets?

As you can tell, we're in a movie mood. And with theaters re-opening and drive-ins more popular than they've been in half a century, we'd better mention the cinematic benefits of being a Gain member. Our Benefits Plus program is a comprehensive discount program, and one of the many features is discount movie tickets to AMC & Regal Theaters!

Want to find out how Benefits Plus puts you in the director's chair? Gain Members can sign up for a FREE 3-month trial* at GainFCU.com/Benefits-Plus!



Even Better with Platinum

Tried the trial and liked what you saw? You can continue the program for FREE* just by using the Gain Platinum Rewards Mastercard®.

*After the free trial, membership in the Benefits Plus® program will cost \$5.00 per month with your Gain Checking Account. If you don't have a checking account your monthly fee will be \$10.00. Members who make at least one purchase each month with their Platinum Rewards Mastercard will have their monthly Benefits Plus® fee waived up to a maximum of \$5.00. Learn more about our Platinum Rewards Card at GainFCU.com/Platinum-Rewards.



2020 Annual Report

Our Annual Report looks back at a year like no other and gives you all the news you need to know. We crack open the laptop for a virtual look back on 2020 with messages from our CEO and Board of Directors, a financial summary, and a Zoom meeting with the whole team!

Download your copy today at GainFCU.com/2020-Annual-Report, or pick up a copy at one of our branches.

It's time to Gain Better Banking.

Give Your Finances a Starring Role

Our Investment Services Partners Have Exciting News

You may be familiar with our Investment Services partners, Bryan and Patricia Hall of Hall, Hodges & Associates*. They've been designing plans to guide our members to financial freedom for over two decades. You may have investments with them already, or maybe you're just thinking about it, but no matter where you are in your investment journey, we've got big news.

First and foremost, we'd like to introduce to you....Shelby Rothman and her team at Newport Advisory!

Moving forward, Shelby will partner with Hall, Hodges & Associates to help Gain members reach their financial goals. That means more experience, more expertise, and more time to visit!

At the same time, Hall, Hodges & Associates is also shifting brokerage platforms to work with Cambridge Investment Research, Inc. Cambridge provides financial and investment services to over 100 banks and credit unions nationally. This means that Gain members will have access to a whole host of new options.

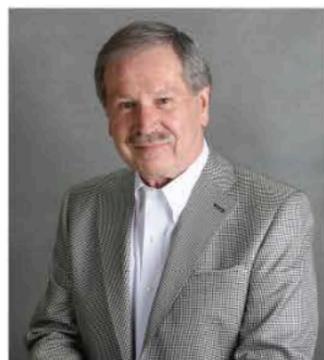
Some features you can look forward to include:

- A new, robust brokerage site for keeping track of your investments
- Mobile access to view your entire financial world on the go
- Integration with Gain's heralded Online & Mobile Banking
- Retirement planning tools
- New investment products & services
- Additional locations & advisors
- Upcoming seminar appearances
- New legal disclosures (just kidding, that's just for us to handle)

Ready to get started? Learn more and set your appointment today at GainFCU.com/Investment-Services.



Patricia Hall



Bryan Hall

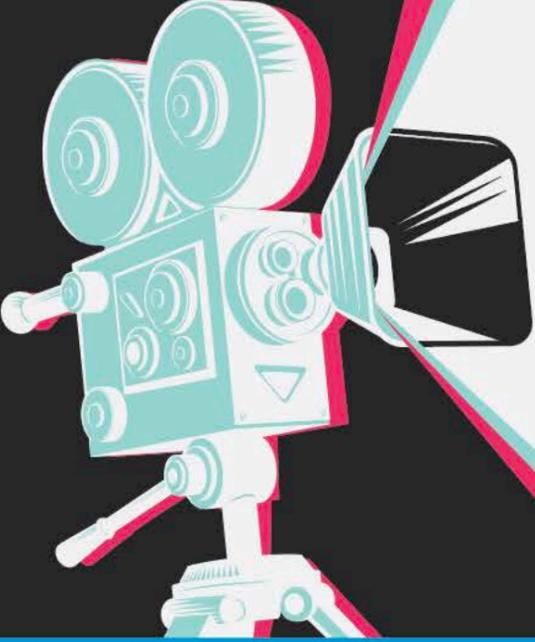


Shelby Rothman



*Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer. Member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and Hall, Hodges & Associates, Newport Advisory, and Gain Federal Credit Union are not affiliated. Non-deposit investment products are not guaranteed by the credit union, not insured by the NCUA, and may lose value.

CONTACTLESS SHRED DAY III



The epic trilogy reaches its thrilling third installment. That's right, for the third time ever, we'll be hosting a Contactless Shred Day at our Burbank headquarters.

SAVE THE DATE

Saturday, October 9
9:00 am – Noon

(or until trucks are full)

This event will be just like the drive-in movies! Gain staff will be on hand to unload your shreddables from your vehicle's trunk or hatch while you remain in your vehicle.

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-Fall-2021.

Lights! Camera! Digital Wallets!

Getting your Gain Credit & Debit Mastercards® set up with Apple Pay® and Google Pay™ is easier than a promotional photo shoot. Just snap a picture and you're on your way.

Know More at GainFCU.com/Digital-Wallet.



MARK YOUR CALENDAR

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

Independence Day (observed) Monday, July 5

Labor Day Monday, Sep 6

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

(818) 846-5096 Fax

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/Contact

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 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

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@gainfcu

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Gain
Better
Banking®



Gain FCU NMLS #407810