

Gain BETTER BANKING

Gain Federal Credit Union

WINTER 2021

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COMICS
ISSUE #1

FREE
& EASY ACCESS!

GAIN FANTASTIC FEATURES

THIS ISSUE'S
GOT
EVERYTHING!

WE MATCH
YOUR NEEDS



SPECIAL EDITION **39 FEATURES**

SEE INSIDE FOR
FANTASTIC FEATURES

GAIN FANTASTIC FEATURES

Whenever financial needs strike, you know you can count on Gain to swoop in and save the day. But hidden between the amazing rates and incredible service you've come to expect from Gain, there are some benefits of membership that may not have even crossed your consciousness. It's uncanny how many sweet conveniences we sweep into our suite of services! To kick off 2021, we want to shine a beaming light on all we offer including those super surprises.

By the time you're done reading these mighty missives, you'll know all there is to know about our bread and butter features as well as some of our lesser known offerings!

CHECKING

Functionality without fees. Our checking account offers all the best tools to manage your day-to-day finances.

BETTER CHECKING

No Monthly Fees
No Teller Fees
Mastercard® Debit Card
Free Online Banking, Bill Pay and Mobile Banking
30,000 ATMs nationwide
Earn up to 1.00% APY* on balances up to \$10,000.

* To qualify for dividends member must conduct 15 signature or pin-based debit card transactions per month, have a minimum of \$500.00 in Direct Deposit each month, receive eStatements (Online Banking required), have an active email address, and use Online Bill Pay to pay at least 5 bills to earn the stated dividend. Dividends paid on balances up to \$10,000.

BILL PAY ENHANCEMENTS

Say goodbye to secret identities for your bills. With eBill, you'll now have the option to create a direct connection between select payees and your payment accounts. Some billing statements will even appear in Online Banking. Log in and set up your Bill Pay today!

SAVINGS

From piggy banks to retirement portfolios, we have the accounts and services that put your savings goals within reach.

SAVINGS

Open with as little as \$5.

CLUB ACCOUNTS

The effective way to save for special occasions like holidays, vacations, large purchases or taxes.

MONEY MARKET

Earn higher interest with a minimum \$2,500 balance. Make deposits and withdrawals.

SHARE CERTIFICATES

The credit union version of CDs. We offer terms from 6 months to 5 years.

BUMP CERTIFICATE

Gives you a one-time chance to increase your interest rate during the term if rates go up.

BALANCE BUILDER CERTIFICATE

High dividends with unlimited deposits.

SAVING PLUS CERTIFICATE

A minimum balance of only \$25, high rate of return and unlimited deposits.

FLEXIBLE CERTIFICATE

Earn higher yields with the option of two, penalty-free withdrawals during the term.

LIQUID CERTIFICATE

This certificate provides a short term, high yield alternative for your savings.

JUMBO CERTIFICATE

Minimum balance of \$100,000 with higher rates available.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

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



Deposits insured by NCUA. Know more at NCUA.gov.

(818) 846-1710

AUTO LOANS

VEHICLE LOANS

New and used cars, SUVs, trucks and vans. Terms from 24 months to 84 months.

AUTO REFINANCING

Bring us your vehicle loan (from another lender) and let us crunch the numbers. We may be able to find ways to significantly lower your monthly payment. We also offer cash out refinancing so you can borrow against your vehicle to cover other expenses.

AUTO EXPERT

Every hero needs someone to set them up with the perfect ride to match their heroic exploits. Luckily, we've got an expert when it comes to car buying. Do your derring-do with the wheels that say "you"! Know more at GainFCU.com/Auto-Expert.

RVS AND BOATS

Our recreational vehicle and boat loans let you pay less to play. RV terms up to 12 years.

GAP AND MRC COVERAGE

Even the most super of super-mobiles need repairs or break down over time. Guaranteed Asset Protection (GAP) insurance and Mechanical Repair Coverage (MRC) protect your vehicle AND your wallet. Know more at GainFCU.com/Debt-Protection.



HOME LOANS

MORTGAGE CENTER

Navigating home ownership can feel more overwhelming than the most nefarious supervillain plot, but our online Mortgage Center makes a marvelous mentor. It's got a helpful glossary of terms, interactive mortgage calculators, and of course, your friendly neighborhood mortgage application. Know more at GainFCU.com/Mortgages.

HOME LOANS

Whether you're looking to refinance or purchase your dream home or a vacation retreat, we'll customize a perfect fit.

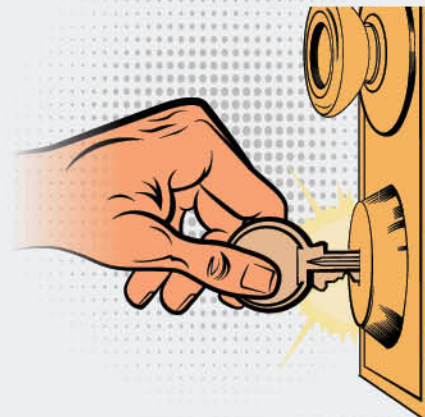
- FHA and VA
- Fixed and variable rate loans
- Flexible terms; 10, 15, 20, and 30-year terms
- Purchase up to 97% loan-to-value
- Owner and non-owner-occupied loans available.

HOME BUYING SERVICE

Need a little help locating the perfect secret lair? Find your fortress with the help of our home buying pros, and don't forget to ask about their rebate program! Know more at GainFCU.com/Home-Benefits-Plus.

HOME EQUITY LOANS AND LINES OF CREDIT

Access your equity for what you need or what you want. Home improvements, dream vacation, tuition, new vehicle, or consolidate higher interest debt, the choice is up to you. You can even get an Equity Advantage Mastercard® with credit limits up to \$250,000.



CREDIT CARDS

MASTERCARD® CREDIT CARDS

- Classic
- Low fixed-rate
- Platinum Rewards
- Cash back on every purchase



For all cards:

- No annual fee
- No foreign transaction fee
- No balance transfer fee
- No cash advance fees
- Share secured credit cards to help build credit

PERSONAL LOANS

PERSONAL LOANS

A fixed rate personal loan is a quick way to get a lump sum of cash for debt consolidation, your next vacation or covering unexpected bills. We also offer a Personal Line of Credit. Both options are up to \$25,000.

EZ PAY

EZ Pay is the fast, easy and secure way to make loan payments over the phone. No need to warp, fly or teleport to the branch! Know more at GainFCU.com/EZ-Pay.

All loans are subject to credit approval and are subject to Gain Federal Credit Union policies and procedures.

ACCESS

ONLINE ACCOUNT OPENING

Writing a new origin story is now easier than ever. Personal and Business accounts can be opened online with the greatest of ease. Get started at GainFCU.com/Join.

MOBILE DEPOSIT

With great mobile apps comes great deposit flexibility! Learn how you can stash your cash in a flash from anywhere. Know more at GainFCU.com/Mobile-Deposit.

ONLINE BANKING

Make transfers, pay bills, set up alerts and view statements. Use the Transfers & Payments tool to transfer funds to or from another financial institution.

MOBILE BANKING

Always accessible. Make transfers, deposit checks, pay bills and view accounts from your handy mobile device.



SINGLE LOGIN

Our Online and Mobile Banking platforms have joined forces for a team-up for the ages. It now only takes one login to access all of your accounts. Know more at GainFCU.com/Online-And-Mobile-Banking.

CONVENIENCE

ATMS

Access more than 30,000 surcharge free ATMs nationwide including thousands in participating 7-Eleven stores.



NEW ATM BILL DENOMINATIONS

If you've swung by our branch ATMs lately, you know they don't just give out twenties anymore. You can switch up the denominations of bills to include tens and even one-hundred dollar bills. The power to mix and match is in your hands!

DROP OFF BOX

Our Burbank Branch has a drop off box that can be used for after-hours deposits, loans payments, submitting documents, and more.

WIRE TRANSFERS

Send or receive funds electronically within the U.S. and around the globe.

24/7 SERVICES

Automated Telephone Banking and Mastercard Debit & Credit Card support is always available at (818) 846-1710.

DOCUSIGN

Gone are the days of inking your loan documents. We now use DocuSign to make your loan agreement as timesaving and paperless as can be! Ask your loan representative if DocuSign is available for your transaction.

INVESTMENTS



For more than two decades, Bryan and Patricia Hall have advised our Members about financial and retirement planning.
(800) 490-1447

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

SECURITY

OVERDRAFT PROTECTION AND COURTESY PAY*

Avoid bounced check fees. We'll transfer money to your checking account when you need it.

* Certain restrictions apply.

SECURITY AND PROTECTION

We provide a number of ways to protect yourself from fraud including:

- Card Controls in Mobile Banking
- Fraud Text Alerts
- Account Alerts

It's time to Gain Better Banking.



Board of Directors Election

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.

Nominees to fill the two seats up for reelection for three-year terms are incumbents Laura Brownell and Brenda Castaneda.

Nominations for Board positions may also be made through a petition signed by 1% of the members of this Credit Union (212 eligible voting members). To be considered, nominations by petition must be received at the Credit Union c/o Chair Kim Freed, no later than Friday, March 19, 2021. You may come to the Credit Union office to pick up an official petition or call to have one mailed to you.



Joe Tersigni
Secretary, Board of Directors



SAVE THE DATE:
ANNUAL MEETING
April 28, 2021, 6:00 p.m.

BOARD BIOS



Laura Brownell

After 22 years, Laura retired from her position with the Burbank Public Library. She and her husband sold their Burbank home of 34 years moving to the lovely town of Oro Valley, just north of Tucson, Arizona.

Laura continues to bank with the Credit Union, taking advantage of the mobile and online financial services offered by Gain.

Laura has been an active volunteer with 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 and is pleased to be a part of this group of volunteers that takes their duties seriously. She is proud of the Credit Union's

commitment to provide its members with financial services and educational seminars that help to improve their lives.

Laura has a strong background in accounting and human resources from her years in the private sector. She continues to keep up to date through financial education seminars and publications specific to the credit union industry. She believes she can bring a unique perspective to the Board, representing those members who have relocated and continue to do their banking with Gain remotely.

Laura and her husband, Steve, are very happy in retirement. They are also very happy they did not have to find a new place to do their banking!



Brenda Castaneda

Brenda fell in love with the Credit Union when she was an employee in 1999. She saw firsthand the Credit Union's ability and desire to help members in need. She was sold and has been a member ever since.

Brenda has been an employee of the Burbank Animal Shelter for over 20 years. She currently serves as the manager and is very proud to serve the City in this capacity alongside a wonderful team of staff and volunteers.

Brenda has been a volunteer with the Credit Union since 2013. She served on the Committee of Credit Union Volunteers, the Supervisory Committee and currently serves on the Board of

Directors. Brenda also served as a Director of the Burbank Management Association.

In addition to management experience, Brenda has experience with big bank institutions, quality assurance, problem solving and team building.

Brenda and her husband, Johnny, recently celebrated their 25th wedding anniversary. For this special occasion, Brenda and Johnny renewed their vows with their 3 sons in attendance.

Brenda is proud to be a part of the Burbank Community. She is extremely proud of the Credit Union and its commitment to helping members especially during this difficult time.

Why Purchase Life Insurance?



We've all heard about the importance of having life insurance, but is it really necessary?

Usually, the answer is "yes," but it depends on your specific situation. If you have a family who relies on your income, then it is imperative to have life insurance protection. If you're single and have no major assets to protect, then you may not need coverage.

In the event of your untimely death, your beneficiaries can use funds from a life insurance policy for funeral and burial expenses, probate, estate taxes, day care, and any number of everyday expenses. Funds can be used to pay for your children's education and take care of debts or a mortgage that hasn't been paid off. Life insurance funds can also be added to your spouse's retirement savings.

If your dependents will not require the proceeds from a life insurance policy for these types of expenses, you may wish to name a favorite charity as the beneficiary of your policy.

Permanent life insurance can also be used as a source of cash in the event that you need to access the funds during your lifetime. Many types of permanent life insurance build cash value that can be borrowed from or withdrawn at the

policy owner's request. Of course, withdrawals or loans that are not repaid will reduce the policy's cash value and death benefit.

There are expenses associated with life insurance. Generally, life insurance policies have contract limitations, fees, and charges, which can include mortality and expense charges, account fees, underlying investment management fees, administrative fees, and charges for optional benefits. Most policies have surrender charges that are assessed during the early years of the contract if the contract owner surrenders the policy. Any guarantees are contingent on the financial strength and claims-paying ability of the issuing insurance company. Life insurance is not guaranteed by the FDIC or any other government agency; it is not a deposit of, nor is it guaranteed or endorsed by, any bank or savings association. The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. If you are considering the purchase of life insurance, consult a professional to explore your options.



HALL, HODGES & ASSOCIATES
family financial solutions

To learn more about investment concepts and strategies, call the professionals at Hall, Hodges & Associates. **(800) 490-1447**

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:

New Year's Day	Friday, January 1
Martin Luther King Day*	Monday, January 18
Presidents' Day	Monday, February 15

*Call Center available

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

(818) 846-5096 Fax

GainFCU.com

JOIN THE CONVERSATION

 facebook.com/GainCreditUnion

 @gainfcu

 @gainfcu

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

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

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