

Welcome, United America West
Federal Credit Union member.

Gain
Better Banking

Official UAW FCU Merger Guide

Gain
FEDERAL CREDIT UNION

A MESSAGE FROM THE CEOs

Dear Members,

We are pleased to announce that the merger of United America West Federal Credit Union with Gain Federal Credit Union was approved, effective December 31, 2019.

We thank Linda Melendez, President and CEO of UAW FCU, for her support in uniting two long-time credit unions, each with a history of outstanding service to their members.

Gain welcomes our new members with the goal of making this transition a smooth and easy process. This manual will serve as a guidebook to some of the changes that will take place with your accounts and services.

We invite you to take a few moments to read through it and become familiar with some important information and the changes which will occur to your account.

We are eager to have you as part of the Gain family. On behalf of our 21,000 fellow members, we look forward to serving you and your family's financial needs.

Darin Guggenheimer
President/CEO
Gain Federal Credit Union

Linda Melendez
President/CEO
United America West
Federal Credit Union



IMPORTANT DATES

March 31, 2020 – UAW FCU Branch on Nordhoff Street will permanently close. In-person transactions may be performed at our Pacoima or Burbank branch

April 1, 2020 – Accounts will be merged

- UAW FCU accounts will become Gain FCU accounts as shown in the included letter from our CEO
- Activate and begin using your Gain Federal Credit Union Debit Mastercard®

Week of April 7 – Your Gain FCU replacement checks will be sent to the address we have on file for your account

March 31, 2020 – Last day to use your UAW FCU debit cards

June 30, 2020 – Last day to use your UAW FCU checks

IMPORTANT NUMBERS

GAIN ROUTING NUMBER

322274116

TELEPHONE

(818) 846-1710

FAX

Lending (818) 238-1622
Member Service (818) 846-5096

ACCESS

ATMs

To allow easy access to your accounts, you will receive a Gain Debit Mastercard. Members without a checking account will be issued a Gain ATM card. You will still be able to withdraw money and make deposits at 30,000 CO-OP® ATMs nationwide. You can also make check deposits, view balances and transfer funds using our mobile app on your smart phone or tablet.

To locate an ATM near you, text a Zip Code to 91989 from your mobile device.*

Get Cash at Costco®

With your Gain Debit Mastercard, you can get cash, make transfers or get balances from 341 Costco stores in 35 states.

Withdraw Cash at 7-Eleven®

Over 5,500 7-Eleven ATMs are available for use through the surcharge-free CO-OP Network.



**Service rates may apply.*

BRANCH LOCATIONS



BURBANK BRANCH

1800 W. Magnolia Blvd., Burbank, CA 91506

Monday - Thursday: 9:00 am - 5:00 pm

Friday: 8:00 am - 6:00 pm

Extra conveniences include:

- Coin counter
- Drive-up and walk-up CO-OP ATMs
- Notary service
- Night depository
- Instant issue debit and credit cards

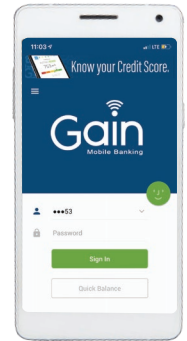


Online Banking

Access to Online Banking is simple and requires using your new Gain account number as the User ID. Just contact the Call Center at (818) 846-1710 during regular business hours and we'll be happy to help you get set up.

Mobile Banking

Our mobile app gives you an unbeatable, secure way to access your account using your mobile device. Transfer funds, deposit checks, pay bills and secure your credit and debit cards with just a few taps. You can also receive free daily credit monitoring with alerts from SavvyMoney just by tapping the Credit Score and More button. Be sure to first enroll in Online Banking to establish your password (see above), then visit your favorite app store to download the latest version.



eStatements

Rather than waiting for your statements to be delivered through the mail, your eStatements are available online as a PDF for secure and easy downloading and storage. And, you'll be able to view current and past Gain statements. Just log in to Online Banking at www.GainFCU.com and select "eStatements" from the "Account Information" menu at the top. You can download your account information to Quicken® or Excel with a few clicks.



PACOIMA BRANCH

13168 Van Nuys Blvd., Pacoima, CA 91331

Monday - Thursday 9:00 am - 5:00 pm

Friday 9:00 am - 6:00 pm

Extra conveniences include:

- Walk-up CO-OP ATM
- Notary service
- Instant issue debit and credit cards



ACCOUNTS

Saving

As an owner of the Credit Union, Gain requires a \$5 minimum balance in the main share account at all times. We also offer Holiday Club Accounts, trust accounts and special savers accounts for all your savings goals.

Money Market Accounts

Money Market account rates will change to the level associated with the equivalent tier offered at Gain. Call or come in to speak with a Gain staff member who can provide you with checks for your Money Market account.

Share Certificates

If you have a Certificate of Deposit, your current maturity date will stay the same. Upon maturity, the certificate will roll into a comparable certificate offered by Gain. Your certificate will transfer to Gain with its current rate and term. Your maturity notice will provide instructions to change your certificate term, if desired.

Individual Retirement Accounts

If you have an Individual Retirement Account (IRA), you will receive a separate mailing with a new trust agreement. Please review your beneficiaries and update them if necessary. If your IRA is invested in an IRA Certificate, your current maturity date and terms will stay the same. At maturity, some IRA Certificate terms will change. Your maturity notice will provide instructions to change your term.

Financial Planning

For more than two decades, the money experts at Hall, Hodges & Associates have been working hard to give Gain members the best in financial and retirement planning. To make a no-obligation appointment please call (800) 490-1447.

Registered Representatives of and securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS). Member FINRA/SIPC. Hall, Hodges & Associates; Gain Federal Credit Union; and BFCFS are independent entities.

Checking Account

If you have a UAW FCU checking account, you will receive a box of complimentary Gain FCU checks. Please do not use your Gain checks before April 1, 2020. They will not be paid and will be returned. UAW FCU checks written prior to April 1, 2020, will be honored for three months until June 30, 2020.

You may continue to use your UAW FCU checks for three months through June 30, 2020. However, it is recommended that you use the checks provided by Gain beginning April 1, 2020, and shred all UAW FCU checks to minimize confusion.

UAW FCU Statement & Check Copies

If you need copies of your UAW FCU account statements, including copies of check deposits made at the UAW FCU branch or drawn against your UAW FCU checking account, please call us directly at (818) 846-1710. There will be no fee to retrieve your UAW FCU account information.

Automatic Debits/Payments

Automatic debits or payments (insurance, gym membership, utilities, etc.) on your UAW FCU checking and saving accounts or UAW FCU debit card will cease on March 31, 2020. Please notify the businesses, merchants, utilities or government institutions of this change by providing them with your new Gain account information.

Direct Deposit

You will need to provide your new Gain account number and Gain's routing number (322274116) to the HR/Payroll department or government agency which deposits the funds to your account.

DEBIT & CREDIT CARDS

Your New Debit Mastercard

If you have a UAW FCU checking account, you will receive a new Gain Debit Mastercard. Your UAW FCU Debit Mastercard will remain functional until March 31, 2020. You will receive your new Gain Debit Mastercard within the next few days. Upon receipt, please activate your card and begin using it on April 1, 2020.



Debit Card Automatic Payments/Withdrawals

Automatic payments on your UAW FCU debit card will cease on March 31, 2020. Please notify the businesses or government institutions of this change by providing them with your new Gain Debit Mastercard information.

Overdraft Protection

Your UAW FCU Overdraft Protection will cease on March 31, 2020. Gain does offer overdraft protection through a savings account, line of credit or your Gain Mastercard credit card. To designate an account please contact us directly at (818) 846-1710.

ATM Locations

Using your Gain Debit Mastercard lets you withdraw money, make deposits and view balances at nearly 30,000 CO-OP ATMs nationwide. To find the nearest location, visit www.GainFCU.com and click the Locations & ATMs button at the top of the page. Or, log in to our mobile app and tap Locations on the menu.

CREDIT CARDS NOW AVAILABLE TO UAW FCU MEMBERS

Gain Classic Mastercard

With low, fixed rates and NO annual fees, our Classic Mastercard is the card to carry and use. Along with worldwide acceptance, other benefits include:

- Trip cancellation insurance
- Travel accident coverage
- Hotel/motel burglary insurance
- NO fees for: balance transfers, cash advances or foreign transactions



Gain Platinum Rewards Mastercard

This credit card offers 2% cash back on gas and groceries, and 1% cash back on all other purchases. Along with easy point redemption in Online Banking, you'll also get these extra benefits:

- Mastercard Global Service
- Mastercard Airport Concierge
- Extended Warranty
- Price Protection
- NO fees for: balance transfers, cash advances or foreign transactions



Payment Due Dates

Consumer Loans: Your UAW FCU loan due date will remain the 28th of the month.

Payment Methods

Beginning April 1, 2020, you can pay your Gain loans using Online Banking or our mobile app by transferring the payment from your saving or checking account. Our EZ Pay service lets you make a payment to a Gain FCU loan from another financial institution. If you prefer, you can also call us at (818) 846-1710 and ask us to transfer the funds over the phone. If needed, you may also come into a branch or mail your payment directly to:

Gain Federal Credit Union
PO Box 31
Burbank, CA 91503



HOME LOANS

Mortgages

Getting a loan to purchase or refinance a home is easy and convenient, in person or with our one-stop online mortgage service. And, you have a number of ways to pay your mortgage:

- Transfer your payment with Online Banking
- Set up automatic transfers
- Send us a check in the mail

Home Equity Line of Credit

A home equity line of credit is a variable rate loan which works like a revolving line of credit – you borrow money as you need it. And, using our Equity Advantage Mastercard means accessing your funds is easy, simple and secure.

Express Home Equity

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:

- Start home improvements or repairs
- Pay for college
- Consolidate debt

Home Benefits Plus

Gain is partnered with Home Benefits Plus. Using one of their professional Realtors® may save you time, and potentially help you save thousands of dollars in cash rebates.

Whether you are buying your first home, refinancing your current home, or are looking for that perfect vacation home, speak to our mortgage professionals who are here to help.

MORE QUESTIONS YOU MAY HAVE

How do I get copies of my UAW FCU account, loan statements and other documents?

If you need statement copies or other information from your UAW FCU account, please call us directly at (818) 846-1710. There will be no fee to retrieve your UAW FCU account information.

How do I get a copy of a check which cleared on my UAW FCU checking account?

If you need copies of check deposits made at the UAW FCU branch or drawn against your UAW FCU checking account, please call us directly at (818) 846-1710. There will be no fee to retrieve your UAW FCU account information.

How can I get cash or do transactions on my account?

Using your Gain ATM or Debit Mastercard, you can withdraw money, make deposits and view balances at nearly 30,000 CO-OP ATMs nationwide. And with our mobile app, you can view your balances, make transfers, pay your bills, make check deposits and so much more from nearly anywhere.

Will the UAW FCU branch on Nordhoff remain open?

No, the current UAW branch on Nordhoff Street will be permanently closing after the close of business on March 31, 2020. Our Pacoima branch at 13168 Van Nuys Boulevard is just a short commute to the north and will be able to service all your needs.

When can I call to get live assistance over the phone?

Our Call Center hours are Monday - Thursday, 9:00 am - 5:00 pm; Friday, 8:00 am - 6:00 pm; Saturday, 9:00 am - 3:00 pm.

What type of loans does Gain offer?

- Mortgage and Refinance
- Home Equity and Home Equity Lines of Credit
- New and Used Vehicles (purchase and refinance)
- RV and Watercraft
- Personal
- Credit Cards

Apply today at www.GainFCU.com.

For more information, please visit
www.GainFCU.com/UAW-Merger

Welcome to Gain.

BURBANK BRANCH

1800 W. Magnolia Blvd.

Burbank, CA 91506

Monday - Thursday: 9:00 am - 5:00 pm

Friday: 8:00 am - 6:00 pm

PACOIMA BRANCH

13168 Van Nuys Blvd.

Pacoima, CA 91331

Monday - Thursday 9:00 am - 5:00 pm

Friday 9:00 am - 6:00 pm

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

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