



# Gain BETTER BANKING

SPRING  
2026

GAIN FEDERAL CREDIT UNION

## YOUR FINANCIAL GPS



**GAIN FEDERAL CREDIT UNION**  
helps you get where you want to go.

NAVIGATE TO  
LOWER AUTO  
LOAN PAYMENTS

# REFINANCE & SAVE

AS LOW AS  
**4.99%**  
APR<sup>1</sup>  
ON A 6-YEAR LOAN

**NO  
PAYMENTS  
FOR UP TO  
90 DAYS<sup>2</sup>**

If you're happy with your current vehicle but not your monthly payment, refinancing your auto loan with Gain could help. You may be able to lower your monthly payment and save money for the things that matter most.

And you'll love that new car payment smell!

Shopping for something new? We can help with that too.

 **Know More at [GainFCU.com/Auto](https://GainFCU.com/Auto)**

- 1 APR = Annual Percentage Rate. Available for vehicles 3 years old and newer. Offer not available for first time buyers or JumpStart Auto Loans.
- 2 Interest will accrue during 90-day period. Not all customers will qualify. Other financing options are available.

Representative Example: A \$30,000 loan financed at 4.99% APR for 72 months would result in 72 payments of \$423.88. The actual interest rate offered may be higher depending on the applicant's credit rating, vehicle model year, and other underwriting factors. All loans are subject to credit approval, Membership with Gain FCU, and subject to Credit Union policies and procedures. Rates advertised are best available for vehicles that are three years old or newer and have less than 125,000 miles. Rates are subject to change without prior notice. Not all borrowers will qualify. Terms and conditions apply. Must be 18 years of age or older to qualify for loan. Excludes Cargo Vans, for Van Conversions refer to RV Loan Rates.





## GUIDANCE FOR YOUR RETIREMENT & INVESTMENT JOURNEY

Gain access to personalized investment and retirement guidance through **EnJoy Financial**.

Successful financial plans start with a clear destination, a trusted guide, and a thoughtful strategy designed for the future.

We're excited to introduce Adam Fallert, a new financial advisor at EnJoy Financial. With more than a decade of experience, Adam specializes in retirement planning and investment management. Adam focuses on understanding each client's "why" to help build strategies that support long-term stability while allowing families to focus on the moments that matter most.

Adam's introduction gives us the opportunity to reintroduce Shelby Rothman, CFP®, CPFA, AIF®, whose holistic, client-centered planning philosophy continues to guide EnJoy Financial. The capital "J" in EnJoy reflects her belief that

financial planning should ultimately help clients experience more joy in their lives.

Together, Shelby and Adam offer thoughtful guidance, collaborative planning, and a steady hand to help Members confidently navigate today's financial landscape.

Ready to plan your next step? Schedule a free consultation and begin building your personalized financial roadmap.

**Know More at [GainFCU.com/Investment-Services](https://www.GainFCU.com/Investment-Services)**

EnJoy Financial is a registered representative of Cambridge Investment Research Inc. 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. CA Insurance License 0C92876. Cambridge does not offer tax advice. Cambridge and EnJoy Financial 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.

# HOME IMPROVEMENTS IN PROGRESS

Before moving forward with your next big idea, look into the value in your home. A Home Equity Line of Credit (HELOC) lets you tap into the equity you've built and use it for renovations, repairs, debt consolidation, or whatever project comes next. Borrow what you need, when you need it.

- ✓ Borrow up to \$500,000!<sup>2</sup>
- ✓ Consolidate higher interest debt



Get an Equity Gold Mastercard<sup>®</sup> tied to your HELOC for easy purchasing, tracking, and most of all, convenience!



INTRO RATES AS LOW AS

**4.99%** APR<sup>1</sup>



Know More at [GainFCU.com/HELOC](http://GainFCU.com/HELOC)

1 APR = Annual Percentage Rate The 4.99% Annual Percentage Rate is an introductory rate valid for the first 6 months from account opening after which the APR will adjust to a variable rate based on the Prime Rate (the Index) as published in the Wall Street Journal, plus the margin and is subject to change quarterly thereafter. The maximum APR will not exceed 18.00%. Draws must occur within the introductory period to qualify for the rate. New HELOCs and primary residences only. Minimum and maximum loan amounts apply. Subject to credit approval and Gain FCU policies and procedures. Membership is required to obtain a HELOC. Offer is valid for a limited time and is subject to change without prior notice.

Lender closing costs: Gain Federal Credit Union pays for flood certification, standard recording fees, title and appraisal. Members are required to pay for Sub-escrow of \$160 (if required), and California's document recording surcharge fee of \$150 to \$225.

2 Not all applicants will qualify for the maximum limit of \$500,000.

SAN FERNANDO  
SERVICE

Our San Fernando branch, located at **1201 Truman Street, Suite D1**, sits right in the heart of Mission Plaza. It is a thriving hub for Members in the area, offering all the personalized service and financial solutions you expect from us.

It's a full-service branch including a coin counting machine, gourmet coffee, a private ATM vestibule, and of course, our friendly, helpful staff!

Stop by today!



Call us anytime! (818) 846-1710

**ONE WAY**



# TO GAIN BETTER BANKING KNOWLEDGE

Our seminars offer practical insights and expert guidance to help you navigate every financial turn. Seminars are free, open to the public, and held at our Burbank branch.

## SEMINARS:



**How to Navigate  
Gain's Online Banking & Zelle**  
*with Jasmine Jimenez*

**Wednesday, April 8 | 6:00–7:00 PM**



**Updating Retirement Strategies  
in Today's Economy**  
*with Shelby Rothman & Adam Fallert of  
EnJoy Financial<sup>1</sup>*

**Monday, April 27 | 6:00–7:00 PM**



**Estate Planning**  
*with Adam Becker, Attorney at Callister,  
Broberg & Becker<sup>2</sup>*

**Tuesday, May 26 | 6:00–7:30 PM**



**Annuities: The Good, The Bad,  
and The Ugly**  
*with Shelby Rothman & Adam Fallert of  
EnJoy Financial<sup>1</sup>*

**Tuesday, June 9 | 6:00–7:00 PM**

**Register and Know More at [GainFCU.com/Seminars](https://www.gainfcu.com/seminars)**

<sup>1</sup> EnJoy Financial is a registered representative of Cambridge Investment Research Inc. 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. CA Insurance License 0C92876. Cambridge does not offer tax advice. Cambridge and EnJoy Financial 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.  
<sup>2</sup> Services offered through Registered Representatives of Callister, Broberg & Becker, a law corporation. Callister, Broberg & Becker 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.

# MEMBER SUCCESS STORIES



Alexander Banuelos is the man. He's your guy you want when you need things done. He knows me so well, in fact, he always has my account pulled up when I walk in the door. **Some may call it service, I call it a friendship.** Keep up the good work Alex.

- Levi Y., Yelp Review, Member since 2019



So grateful to belong to such an awesome financial institution! Laurie and the team at Gain FCU helped me when my car was stolen and in it, my checkbook. I know, who writes checks nowadays?! **The staff at Gain worked quickly to help me, even on a Saturday!** They cancelled my account and issued me another account number. My account was protected and everything worked out!

- Julie C., Yelp Review, Member since 2023



We have to give a big shout-out to Cindi in the loan department. She was amazing. **We applied for a car loan on Friday night and she had the check sent out to the dealership by Tuesday.** She is such a lovely person and so easy to work with. Thank you Cindi!!

- Tina S., Member since 1990



Every journey is different, and so is every Member's story. From first cars to dream homes to financial fresh starts.

In their own words, here's how having the right financial partner has helped them navigate to their destinations.

## MAPPING OUT SUCCESS: OUR ANNUAL MEETING



ANNUAL 2026 MEETING

We invite all Members to attend our 2026 Annual Meeting. The meeting will be held in our Burbank branch and virtually via Zoom. Registration is mandatory for virtual attendance and can be arranged at

[GainFCU.com/Annual-Meeting](https://GainFCU.com/Annual-Meeting)

Election results will be announced at the meeting.

It's time to Gain Better Banking.

**NEXT EXIT** 

# ANNIVERSARY CELEBRATION

**Friday, June 5**  
11:00 am – 2:00 pm  
*(While supplies last)*



Join us as we celebrate another year of serving Members by serving you a delicious IN-N-OUT burger!

Visit our Burbank Branch for a hot meal.

or

Visit our San Fernando Branch to pick up your gift card that you can redeem at any In-N-Out Burger Restaurant.



**Find full details at [GainFCU.com/In-N-Out](http://GainFCU.com/In-N-Out)**

Lunch is for Members only. One meal ticket or gift card per Member.

## **zelle**<sup>®</sup> A FASTER ROUTE TO PAYMENTS!

Send and receive money quickly and securely with Zelle<sup>®</sup>. It's built right into your Gain Online and Mobile Banking.

**Know More at [GainFCU.com/Zelle](http://GainFCU.com/Zelle)**

Zelle<sup>®</sup> and the Zelle<sup>®</sup> related marks are wholly owned by Early Warning Services, LLC and are used herein under license.





# DIPLOMA DOLLARS FOR WHATEVER COMES NEXT



Graduation is a reason to celebrate, and Diploma Dollars® are the perfect gift!. The price is \$2 per pack, plus the cost of the currency. They come in pads of \$20, \$50, and \$100!

Know More at [GainFCU.com/Diploma-Dollars](http://GainFCU.com/Diploma-Dollars)



## CLEAR THE CLUTTER & MOVE FORWARD SHRED DAY

Before you set off on your adventure, join us at our Burbank Branch to clear out old tax documents (or any personal documents) safely at our Members ONLY, **FREE** Shred Day event.

Save the date:  
**Saturday, April 11**  
**9:00 am – NOON**  
(or until trucks are full)

Know More at [GainFCU.com/Shred-Day](http://GainFCU.com/Shred-Day)

### MARK YOUR CALENDAR

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

- Memorial Day** Monday, May 25
- Independence Day (observed)** Friday, July 3

### JOIN THE CONVERSATION

- facebook.com/GainCreditUnion
- @gainfcu
- @gainfcu
- Fax: (818) 846-5096
- GainFCU.com

Gain FCU NMLS #407810  
Insured by NCUA

### BRANCH LOCATION & HOURS

**Burbank Branch**  
1800 West Magnolia Boulevard  
Burbank, CA 91506

**San Fernando Branch**  
1201 Truman St., Suite D1  
San Fernando, CA 91340

Monday - Thursday 9:00 am - 5:00 pm  
Friday 9:00 am - 6:00 pm

### CONTACT US

**CALL CENTER AVAILABLE 24/7**  
(818) 846-1710 (800) 622-3328

**Live Chat Hours**  
Monday - Thursday 9:00 am - 5:00 pm  
Friday 9:00 am - 6:00 pm

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

