

# Gain BETTER BANKING



Gain Federal Credit Union

SUMMER 2018

**inside:** *Apple Pay | Google Pay | Apply For A Loan Right From Your Phone | Live Chat - Live Now  
Better Checking | Equity Advantage Line Of Credit | What's Happening at Gain | Fit Mortgage*

## GREETINGS FROM...

**gain** /gān/

verb:

Obtain or secure (something desired, favorable, or profitable). Increase in value. Improve or advance in some respect.



**gain** /gān/

noun:

An increase in wealth or resource, a thing that is achieved or acquired.

**SAME GREAT MEMBERS. SAME HELPFUL STAFF. STILL A CREDIT UNION.**



## APPLE PAY

### Apple Pay is here.

Apple Pay is easy and works with the Apple devices you use every day. You can make secure purchases in stores, in apps, and on the web. And now you can send and receive money from friends and family right in Messages. Apple Pay is even simpler than using your physical card, and safer too.

Now you can use your credit and debit cards with Apple Pay. It's easy, safe and convenient.

### Get started using Apple Pay with your Gain credit or debit card.

1. To add your credit or debit card, you'll need an iPhone® 6 or iPhone 6 Plus with iOS 8.1 or later.
2. Open the Wallet® app, swipe down and tap the plus sign.
3. Use your iSight® camera to enter the card or add it manually.
4. If your debit or credit card is already in iTunes®, just key in the Security Code (the CVV code from the back of your card).



## GOOGLE PAY

### A better way to pay, by Google.

Google Pay is the fast, simple way to pay in millions of places – online, in stores, and more. It brings together everything you need at checkout and keeps your information safe and secure.

With Google Pay, enjoy all the same perks and rewards you get with your physical cards. Add tickets, loyalty and gift cards, PayPal, and more. Keep track of all your purchases, and even get personalized suggestions. And Google Pay protects your payment info with multiple layers of security, using one of the world's most advanced security infrastructures to help keep your account safe.

### How to use Google Pay:

1. Simply install the app on your phone.
2. Follow the instructions to add your credit and debit cards.
3. Pay in store by holding your phone near terminal until your payment is accepted.
4. Or pay on websites or in apps on your phone.

**Your credit and debit cards with the Burbank City logo will still work with Apple and Google Pay.**



## APPLY FOR A LOAN RIGHT FROM YOUR PHONE.

Applying for a loan or transferring a balance just got easier. Just pull out your phone or tablet and login to the Mobile App and choose your option from the menu.





# LIVE CHAT – LIVE NOW

Now we're offering even more ways for you to talk to us. Have a quick question or need some assistance? You can login to Online Banking and click the "Live Chat" button

Live Chat



and speak to a Gain staff member. Live chat is available during the same hours as our Call Center.

## Call Center Expanded Hours

**Our hours are:**

Monday	8:00 am - 6:00 pm
Tuesday - Thursday	9:00 am - 5:00 pm
Friday	8:00 am - 7:00 pm
Saturday	9:00 am - 3:00 pm



## Better Banking for Everyone

**Gain means achievement. So why not help your friends and family get the advantage of better banking?**

FOR A LIMITED TIME

# \$50

Refer your friends, family or co-workers to Gain and we'll will pay **\$50 cash\*** to you and the new member. Of course there are few things they'll need to do, but it's all spelled out at GainFCU.com.

\* \$50 offer valid 7/1/18 through 8/31/2018. See the rules and download the referral form on our website at GainFCU.com.

## Money Market

Earning more on every dollar is made simpler with a Gain Money Market Account. Dividends begin with a minimum balance of just \$2,500.

You can deposit funds to your Money Market account at any time in a branch, by mail, or on the phone and online. You can even set up recurring, automatic transfers from your saving or checking account through Online Banking.

**NOW...NO PENALTY for falling below the minimum deposit**

- Easy access
- Safely insured
- Unlimited deposits





# BETTER CHECKING

Better benefits. No added cost.  
Now it's even easier to earn dividends.

Our checking account comes with all these great features:

- + No monthly fees
- + No teller fees
- + Free Mastercard debit card
- + Free Online Banking and Bill Pay
- + Free Mobile Banking gives you access to your accounts wherever you go
- + Over 30,000 ATMs nationwide with the CO-OP Network. Including 7-Eleven stores

It gets even better when you can earn **1.00% APY\*** on balances up to \$10,000 with a few simple steps.

- + Have direct deposit of just \$500 per month
- + Sign up for eStatements and have an active email address
- + Use your debit card 15 times in a month
- + Use Bill Pay 5 times a month

\* APY = Annual Percentage Yield. Rate valid as of August 1, 2018 and is subject to change without prior notice. To qualify for dividends: member must pay 5 bills per month with online Bill Pay, conduct 15 PIN or signature-based transactions per month, have a minimum of \$500 in Direct Deposit each month, receive eStatements (online banking required) and have an active email address. If you do not meet the minimum qualifications of the account, your account will not earn dividends. The maximum balance to earn dividends is \$10,000. Maximum dividend per month is 1.00% APY\*.



# EQUITY ADVANTAGE LINE OF CREDIT

Introductory Rate as low as

**2.99%**  
APR\*

**Potential tax advantages.**

The interest paid on loan principal may be tax-deductible for certain borrowers who itemize (consult with your tax advisor).

**No constraints on use of funds.**

You may use the funds as you wish. You don't have to justify your plans for using them as you do with many other types of loans.

**Limits on rate increases.**

Our Equity Advantage Line of Credit has a maximum cap on how high the rate can increase, so even if interest rates rise, you have some protection.

**Financial flexibility.**

Borrow when you need it and in the amounts you need, and only pay interest on what you've borrowed. This makes it useful for covering ongoing expenses over a period of time.

**No lender closing costs.**

Gain pays for all typical lender closing costs.\*\*

\* APR = Annual Percentage Rate. The 2.99% APR is an introductory APR for a period of six billing cycles. After that your APR will increase to the current fully indexed rate. Rates are subject to change without prior notice. Restrictions apply. Not all applicants will qualify. See Credit Union for qualifications and full details.

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

# GAIN KNOWLEDGE

## MARK YOUR CALENDARS



### Wednesday, August 22

## FREE Auto Buying Seminar



**5:30 pm - 7:00 pm**

Magnolia Branch – City Room

Refreshments will be provided.

### Drive a Better Deal

Learn the best ways to save time and money on your next auto purchase.

- + Research
- + Budgeting
- + Dealerships
- + Negotiation
- + Financing
- + Delivery

Sign up today by calling Mylene at (818) 846-1710, Ext. 340 or send her an email at [mlansang@GainFCU.com](mailto:mlansang@GainFCU.com).

## Saturday, October 6

# SHRED DAY

**9:00 am – 12:00 noon or until the truck is full!**

Magnolia Branch – Staff Parking Lot (corner of Parish and Magnolia)



# GAINFUL EMPLOYMENT.

As Gain evolves and continues to represent the diversity of our members, new opportunities to join our team become available. Many of our current staff members started off in member facing jobs such as Tellers or Call Center Representatives and have transitioned to various roles throughout the Credit Union in areas such as Marketing, IT, Support Services or Finance.

Visit [GainFCU.com](http://GainFCU.com) to browse our Career section and learn about our job opportunities and the perks and benefits of joining a financial services provider that proudly serves close to 20,000 members. And if you're not looking for a job, don't hesitate to share with the people in your life that may be. You have nothing to lose and so much to Gain!



Giovanna de Giorgio  
HR DIRECTOR





Receive a Lender credit of **\$1000** toward closing costs when you fund your home loan with Fit Mortgage.\*

At Fit Mortgage, our experienced staff is driven to find you the best financing options. We have a full range of mortgage products including First-Time Buyer with as little as 3% down, loan amounts up to \$1 million, FHA, VA loans, and more. Our service is what defines us and we will always be here to answer your questions. If you're looking to refinance your current loan, get cash out or buy your first home or ready to move up, we're the perfect fit for you. Call us or stop by today.

Fit Mortgage  
1800 West Magnolia Boulevard  
Burbank, CA 91506  
(818) 524-1680

\*Receive a \$1,000.00 credit towards your closing costs on purchase and refinanced 1st trust deed mortgage loans. This does not include 1st position HELOCS. Offer excludes VA, FHA and Reverse Mortgages and refinancing of current BCFCU loans. Loan must close by August 31, 2018. Not all borrowers will qualify, maximum loan-to-value may vary by property type and loan amount. Loans are available to members and non-members. Mortgages are processed by Burbank City Mortgage Services LLC, DBA, Fit Mortgage, a wholly owned subsidiary of Gain Federal Credit Union. GFCU NMLS #407810. Fit Mortgage NMLS #737320.



**INDEPENDENT  
ADVANTAGE**

**Is your teen money-smart?**

As adults, we understand the importance of financial security. For almost twenty years, Independent Advantage has given our younger members the big picture when it comes to handling their money. From sticking to a budget and balancing a checkbook, to knowing how and when to use credit, students who complete the four sessions get the tools and techniques to successfully manage their money.

Classes are free and dinner is served at each session.

**SEPTEMBER**

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

**OCTOBER**

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

**NOVEMBER**

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Sessions fill up fast. Sign up today!  
[www.IndependentAdvantage.org](http://www.IndependentAdvantage.org)

**MARK YOUR CALENDAR**

The Credit Union offices will be closed in observance of the following holiday:

**LABOR DAY** Monday, September 3

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

(818) 846-5096 fax

GainFCU.com

**JOIN THE CONVERSATION**

facebook.com/GainFCU

@gainfcu

@gainfcu

**BRANCH LOCATIONS**

**Magnolia Branch**

1800 West Magnolia Boulevard  
Burbank, CA 91506

Office Hours

Monday – Thursday 9:00 am – 5:00 pm

Friday 8:00 am – 6:00 pm

**Cabrini Branch**

9795 Cabrini Dr., Suite 203  
Burbank, California 91504

Office Hours

Monday – Friday 9:00 am – 5:00 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

