

Gain BETTER BANKING



Gain Federal Credit Union

FALL 2018

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GAIN A BETTER VIEW

An Equity Advantage Line of Credit is often the smartest way to get to the cash you need.

2.99% APR **Introductory Rate!***

Why an Equity Advantage Line of Credit could be right for you:

- Potential tax advantages[†]
- Use funds as you wish
- Financial flexibility
- No lender closing costs^{**}



Interested? Have questions?
Call Jaklin at (818) 846-1710 Extension 320
She has the answers.

*APR = Annual Percentage Rate. The Equity Advantage Line of Credit is an adjustable rate loan subject to change. The 2.99% APR is an introductory discounted rate for a period of six billing cycles, after which the APR will increase to the current fully indexed rate of Prime Rate (the Index) plus your Margin and is subject to change quarterly thereafter. The current 5.00% APR, which is accurate as of July 16, 2018, and is subject to change, is our best rate based on creditworthiness, credit score, and maximum combined loan-to-value (CLTV) of 90% and maximum loan amount of \$150,000. The minimum credit limit is \$10,000 and the maximum is \$250,000. Maximum rate is 18%. Rates are subject to change without prior notice. Restrictions apply. Not all applicants will qualify. See Credit Union for qualifications and full details.

† Consult your tax advisor for potential tax advantages.

**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 to \$225. Gain pays all typical lender closing costs if the loan is not closed within the first 24 months.

**CONGRATULATIONS
TO MILTON B.
OUR \$500
QUARTERLY WINNER!**

REFER A FRIEND GET \$25 TO SPEND.

Gain means achievement. So why not help your friends and family get the advantage of better banking and a little extra cash?

Refer your friends, family or co-workers to Gain and we'll pay \$25 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.

Ready To Refi?



Fit Mortgage[™]

A Division of Gain FCU

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

Here are some steps to take as you get ready to refinance:

- *Review your credit.* Go to www.annualcreditreport.com to review your credit to help you get the best value on your home loan.
- *Shop for the best rate.* Start with us and ask about options and rates.
- *Collect documentation.* You'll need to provide recent pay stubs, two years of W-2s, proof of home insurance and—if you're self-employed—two years of tax returns.

We are always looking for ways to make your financial life better, simpler, and more rewarding. Call us at (818) 524-1680 for a no-obligation conversation about your home loan refinancing options.

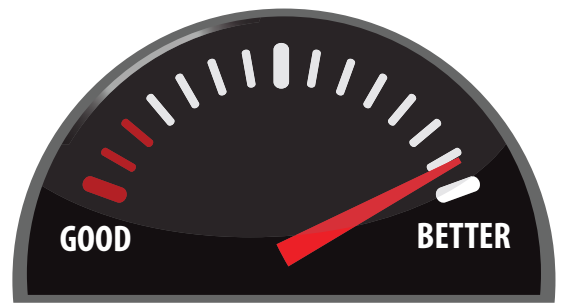
Remember, you potentially can save thousands of dollars and shave years off your mortgage with a smart refinance! And if you're looking to purchase a home, we can help with that too.

Please contact Fit Mortgage to determine what you qualify for. 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. This is intended for informational purposes only and is not a commitment to lend. Mortgages are processed by Burbank City Mortgage Services LLC, dba Fit Mortgage NMLS #737320, is a subsidiary of Gain Federal Credit Union NMLS #407810. Fit Mortgage is licensed in California by the Department of Business Oversight; California Financial Lenders License #603K340.



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

IS BAD CREDIT COSTING YOU A FORTUNE?



LOWER YOUR PAYMENT AND RAISE YOUR CREDIT SCORE.

Almost anyone can finance a vehicle, even if they have challenging credit. That's partly because the loan is secured by the car. Of course the interest rate will be absurd and the monthly payments ridiculous, which can put even more stress on your score and weight on your shoulders. That's why we offer the JumpStart Auto Loan.

If your interest rate is 15% APR* or higher, we want to talk to you and you definitely want to talk to us. You could be looking for a new loan or stuck in one that's a struggle to pay each month. We can deal with both. Our loan experts will review your circumstances and help save you money.

Lose the high payment and gain better credit.

Call us at (818) 846-1710.

*APR = Annual Percentage Rate. All loans are subject to approval by Gain Federal Credit Union. Not all applicants will qualify. See Credit Union for complete details.



NOW AVAILABLE!

PROTECT YOUR CAR TODAY.

WIN AN iLOCATE GPS*

Apply for an auto loan by December 31, 2018, and you will be entered to win an iLocate GPS recovery service valued at \$599!



VEHICLE LOCATION

Find and track your vehicle from anywhere at any time.



STOLEN VEHICLE RECOVERY

Works with local Police to quickly locate and recover your vehicle.



BOUNDARY ALERTS

Create boundaries that will alert you when your vehicle enters or exits an area.



VEHICLE ALERTS

Know when your battery is low and set mileage alerts to keep track of your vehicle maintenance.



SPEED ALERTS

Receive notifications when your vehicle exceeds a set speed.



FAIL SAFE BACKUP

Continues to work even if power is cut and will alert you if device is ever disconnected.

No loan required to purchase iLocate. It's only \$599 and includes installation and 3 years air time.

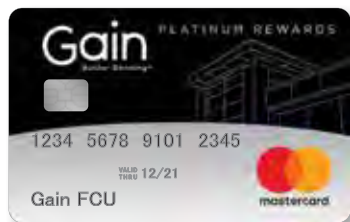
CALL US AT (818) 846-1710 to learn more about iLocate and how it can help you.

* No purchase necessary. You must be 18 years of age or older, have a valid California driver's license and be a U.S. citizen to enter. Winner will be selected by random drawing. Odds of winning depend on number of entries. Gain Federal Credit Union employees, members of the board, and their families are not eligible. You can also enter by mailing a postcard to Gain Federal Credit Union, iLocate GPS Sweepstakes, 1800 W. Magnolia Blvd. Burbank, CA 91506. Include your name and a return address.



EARN

5%
CASH BACK



Now through December 31, 2018

5% CASH BACK
ON GAS*

5% CASH BACK
ON GROCERIES*

1% on everything else!*

The Gain Credit Union Platinum Rewards MasterCard® really is the one to get. That's because, for a limited time, you'll earn a whopping 5% back on purchases of gas and groceries!

If you have a Gain Classic MasterCard, now is the time to upgrade. If you don't have either, now is the time to apply!

Call (818) 846-1710 and you'll have your card in time to make holiday shopping even more rewarding.

* Earn 1 point (points are also referred to as "Cash Back") per dollar spent for net retail purchases (qualifying purchases less credits, returns and adjustments) and 5 points per dollar spent for gas or grocery store purchases made with your Gain Platinum Rewards MasterCard credit card at any eligible gas station or grocery store as designated by us. Eligible merchants and their associated Merchant Category Codes ("MCC") are the following: (1) Gas Stations (MCC codes 5541 and 5542); (2) Grocery Stores/Supermarkets (MCC code 5411, 5422, 5441, 5451, 5462 and 5499). Purchases made at these merchants that do not process transactions under these "MCC" codes will not qualify and you will not receive bonus points. For complete details see the Platinum Rewards Points Disclosure at gainfcu.com/credit-cards/platinum-rewards-mastercard.html. This promotion is valid for purchases made out the identified Merchant Category Codes from October 1, 2018 through December 31, 2018.

Your friends and family
get more with Gain.
It's easy to join online!

Earning \$25 just got easier!

The Online Member Application makes joining quick and easy. So it's even faster for you and your friend to each get \$25 with our Refer A Friend program.

Simply tell your friends, family and co-workers to visit our website at GainFCU.com, click on "Join" at the top right and click on the Online Membership Application. Make sure they select "Refer A Friend Program" under "How did you hear about us?" and enter your first and last name under "Referred By." You'll both be on your way to getting \$25.*

* For complete details and qualifications go to GainFCU.com

Benefits Plus Holiday

Stocking stuffers, or treat yourself...
get up to 10% off gift cards.

With Benefits Plus® you can get up to 10% off the face value of some of the most sought-after retail and restaurant gift cards:

Macy's

Gap

Old Navy

Outback

Starbucks

Red Lobster

Vons/Pavilions

Payless

Talbots

Zappos

Cheesecake Factory

Amazon and many more...



Don't have Benefits Plus? Call us or stop by a branch to sign up and start saving.

Jingle Bills®

Everyone loves receiving Jingle Bills and Santa will have them ready for purchase in our lobby on Monday, November 26, 2018.

Available in \$1.00 & \$5.00 denominations:

10 count singles (\$1.00)..... \$12.00

20 count singles (\$1.00)..... \$22.00

10 count fives (\$5.00)..... \$52.00

20 count fives (\$5.00)..... \$102.00

Jingle Bills are real U.S. currency which are padded together and come with a festive gift folder. At just two dollars per pack (plus the cost of the currency), Jingle Bills make the ultimate stocking stuffer.

GAINFUL EMPLOYMENT.



Katie Foy
Payroll & Benefits
Administrator

Katie is our Payroll and Benefits Administrator and although she is currently in our back office serving our employees, her career started here 15 years ago on the front line serving our members face to face and over the phone.



Melik Yanikian
VP of IT

Melik is our VP of IT and over the course of his 5 years with the Credit Union he and his team have been instrumental in providing and maintaining technology solutions that help us provide the best service to our members and employees.

Congratulations to Katie and Melik on their combined twenty years of service. We've all gained so much from your experience!

Interested in joining our team? Go to GainFCU.com and visit our Careers page.

Social Security Income



Estimating your future Social Security benefits used to be a difficult task, but not any longer. For an estimate of your projected benefits, go to www.ssa.gov/estimator. The retirement estimator gives estimates based on your actual Social Security earnings record.

The website form will ask you for a number of facts, including your name, Social Security number, date and place of birth, your mother's maiden name, additional information you provide about future earnings, and the age at which you expect to stop working.

Based on this information and your actual earnings history as maintained by the Social Security Administration, the Retirement Estimator generates an estimate of the amount you would receive if you were to retire at age 62 (the earliest date you can receive benefits), the amount if you waited until full retirement age (which currently ranges from

65 to 67, based on year of birth), and the larger benefit you would receive if you continued working until age 70 before claiming retirement benefits.

It's interesting to note that the 2016 Social Security Trustees Report includes a warning about the serious problems facing Social Security in the future. The trustees indicated that program costs (benefits paid) have been more than non-interest income (Social Security payroll taxes) since 2010, and they expect this situation to continue. Without changes, the Social Security Trust Fund will be exhausted by 2034 and there will be enough money to pay only about 79 cents for each dollar of scheduled benefits at that time, declining to 74 cents by 2090 (based on the current formula). This is a reminder that taxpayers are ultimately responsible for funding their own retirements and that their future Social Security benefits may be lower than indicated by the Retirement Estimator.



HALL, HODGES & ASSOCIATES
planning your retirement your way

Registered Representatives of and securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS). Member FINRA / SIPC. Hall, Hodges & Associates, BFCFS and Gain Federal Credit Union (GFCU) are separate entities. Investment and insurance products are not insured by GFCU or NCUA.



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.

Classes are free and dinner is served at each session.

**independent
advantage**

JANUARY

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		

FEBRUARY

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		

Sessions fill up fast. Sign up today!
www.IndependentAdvantage.org

MARK YOUR CALENDAR

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

Veterans' Day	Monday, Nov. 12
Thanksgiving Day	Thursday, Nov. 22
Day After Thanksgiving	Friday, Nov. 23
Call Center Open 8:00 am - 7:00 pm Branches will be Closed	
Christmas Day	Tuesday, Dec. 25
New Year's Day	Tuesday, Jan. 1

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

(818) 846-5096 fax

GainFCU.com

JOIN THE CONVERSATION

facebook.com/GainCreditUnion

@gainfcu

@gainfcu



BRANCH LOCATIONS & HOURS

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

CALL CENTER & ONLINE BANKING LIVE CHAT HOURS

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

NOTE: Live Chat is available when you login to Online Banking.

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

Gain
Better Banking™