

Gain BETTER BANKING

Gain Federal Credit Union


FALL 2021

inside:

New Chat Feature | Gain's Guides | Top 5 Things You Didn't Know About Gain's Auto Expert
An Annuity Can Help Restore Your Confidence in Retirement | Traveling For The Holidays | Jingle Bills
Contactless Shred Day III | Independent Advantage



Fall
into
Savings



Autumn is upon us, and as the smells of cider and turkey fill the air, your thoughts may drift to home. Home ownership to be more specific! And for you prospective homeowners and current homeowners looking to refinance, we've got an offer you won't want to leaf on the table.

How about a windfall of up to \$2,000 cash back on your mortgage?*

Buying or refinancing a home shouldn't be like solving a corn maze, or worse yet, getting stuck in a haunted house. Our Real Estate lending team takes the hassle out of the mortgage process to make sure things go as sweet as pumpkin pie.

Go with Gain for your home loan and you'll be giving thanks for:

- Fixed and adjustable rate loans
- Flexible terms
- Mortgages for single family residences, condominiums, PUDs, and vacation homes
- Loans for investment properties with terms up to 15 years
- Financing for homes in CA, AZ, NV, CO, OR, ID, UT and WA



Ready to tackle home ownership?

You don't have to throw a hail mary when it comes to shopping for mortgages,

because our All-Pro team covers the Whole Nine Yards. We know every home loan play in the book and are ready (set, hike) to quarterback you to the home of your dreams. It'll be a snap!

To turn over a new leaf in your housing situation, call our team at (818) 846-1710 or visit

[GainFCU.com/Home-Loans](https://www.gainfcu.com/Home-Loans) to apply using our Online Mortgage Center.

* Gain Federal Credit Union will pay your closing costs up to \$2,000 on First Mortgage loans for a purchase or refinance. Offer not valid for refinance of current Gain FCU loans. Excludes FHA, VA, Reverse Mortgages, and Home Equity loans. The offer is a maximum rebate towards closing costs for lender's title fee, settlement fee, underwriting, document preparation, appraisal, flood certificate, and credit report. This offer is valid for applications received beginning July 26, 2021. Offer may be discontinued at any time without notice. Rebate is also known as a lender credit. Contact credit union for complete details. 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. Mortgages are processed by Gain Federal Credit Union NMLS #407810.



Let's Chat

Have you ever wanted to chat with your favorite Gain representative over a hot cup of coffee, but didn't have time to log in to online banking? We've got some tea to spill for you.



Our Live Chat feature is now available on every page of GainFCU.com.

You'll see a "Chat Now" bar in the lower right-hand corner of every page. Just click it, and you'll be chatting faster than you can brew your morning cup. Please note that we are not able to discuss confidential account information or process transactions via Live Chat. For account assistance, please contact **(818) 846-1710**.

Leaf Through our Fall Reading Selection



Gain puts your financial health at the forefront, but with the uncertainty surrounding the current public health crisis, we haven't been able to offer as many seminars and classes as we'd like. But the written word is here to save the day! There's nothing better than curling up with some quality reading material as the temperatures cool off. To that end, we offer three guides to using some of the most critical financial tools:

Our Home Buying Guide has everything you need to know about finding, buying, and financing a place you'll love – with a payment you can afford.

Know More at GainFCU.com/Home-Buying-Guide.



To steer clear of unnecessary twists and turns in your car-buying journey, check out the information in our Auto Buying Guide. You'll find that a little bit of research up front can save you a whole lot of stress down the road.

Know More at GainFCU.com/Auto-Buying-Guide.



Credit cards offer great ways to earn points and rewards, get peace of mind for emergencies and build your credit history. But credit cards can also come with surprise fees, high interest rates and a scary cycle of debt. With our Credit Card Guide, you can set yourself up for confident and successful credit card ownership.

Know More at GainFCU.com/Credit-Card-Guide.

(818) 846-1710

The Top 5 Things You Didn't Know About Gain's



5

Save money through volume, discount pricing.

Because Auto Expert serves credit unions, and sell a huge quantity of vehicles, they're able to save thousands of members an average of \$1,600 – all without paying the price of haggling.

4

No fee for home delivery.

Auto Expert won't just find the car you're looking for, they'll bring it to you with a bow on top. We're not kidding. Your car will have a beautiful bow on it when it's delivered to your driveway – all without visiting the dealership.

3

Get all applicable dealer and manufacturer rebates.

Even though Auto Expert handles the purchase, Gain members won't miss out on any money-saving deals offered at the dealership. The only thing you'll be missing out on are the stale coffee and uncomfortable chairs.

2

Receive up to 125% financing.*

You know that new and used vehicles are in short supply, and many dealers are able to get prices over the Manufacturer Suggested Retail Price (MSRP). Gain is here to help by offering our members financing of up to 125% MSRP.

1

Get your car or truck built to order.

Because the exact new vehicle you want may not be available, Auto Expert is ready to assist you with ordering your custom-made vehicle direct from the manufacturer. It may take several months, but the feeling of getting your car or truck with the exact color, trim package, and engine size you want delivered to your home will make it worth the wait.

Oh, and one more thing, have you visited the handy-dandy calculators at GainFCU.com/Calculators? Their custom settings take everything into account (even those rebates we mentioned), so you can try out different finance and purchasing options and find what fits you!

To start (and practically finish) your auto buying experience today, just call our Auto Expert, Simon Ueng, at (714) 402-2850 or Know More at GainFCU.com/Auto-Expert.

When it comes time to finance, Gain can't be beat!

Find today's **GREAT RATES** at GainFCU.com/rates.

* 125% Loan-To-Value offer valid for vehicle years 2017-2021 on private vehicles only (no business vehicles).

www.GainFCU.com

An Annuity Can Help Restore Your Confidence in Retirement



Sometimes we forget just how fragile a nest egg can be.

When the economy tanked in 2008, retirees watched in horror as U.S. markets suffered historic losses. The oldest Baby Boomers, who were closing in on retirement age just as things were at their worst, watched as their nest eggs cracked wide open and lost thousands of dollars or more.

Most were left with two choices; either keep working past the age they'd planned to retire or retire with a lifestyle that was substantially downsized from what they once had envisioned.

Time was not on their side.

Pre-retirement is one of the worst times to experience significant market loss, because there is often little time left for recovery. You need that nest egg you accumulated to generate income when the paychecks stop.

That's why financial professionals talk so much about volatility and why you should start pulling back from risk as you get older. The markets will always move up and down, and given today's uncertainty -- both domestic and worldwide -- some loss seems almost unavoidable.

But there are distribution strategies that can help give you an edge in overcoming a loss.

One way to help distribute retirement income is by using an actuarial-designed product, such as an annuity. With an annuity, distribution amounts are, in large part, calculated based on your age and life expectancy; the older you are, the more you get paid.

For an example, let's examine a 70-year-old man who had a portfolio worth \$500,000. He expected to generate about 3% in retirement income -- about \$15,000 per year.

But his \$500,000 portfolio was reduced to \$300,000. To replicate the \$15,000 per year he planned to pull from his portfolio, he would need to invest aggressively - meaning more risk and a greater chance of losing even more money.

Instead, he could have purchased an immediate annuity with an A+ rated carrier. With a deposit of \$209,375, he could generate the \$15,000 per year in lifetime income he'd originally planned on. His purchase would be converted into regular payments that would last as long as he lives. His annuity would guarantee him a 7.2% return, which could help reduce his fear of running out of money in retirement.*

Using an annuity to distribute income is a way to overcome market losses -- or to avoid them altogether. And it can offer you the confidence that you will be able to enjoy your well-earned retirement through protection of the principal and regular income streams.

It is important to remember annuities do have surrender charges, making them a non-liquid asset. Additionally, annuities do have fees and can limit your ability to participate in market gains, even with products such as fixed index annuities. However, some retirees enjoy the comfort of the steady income and the protection benefits offered by annuities.

You'll want to work with a financial professional to lock down what's an appropriate product for you, and to review any changes to your goals or financial situation as you age.

Ready to get started? Learn more and schedule your appointment today at [GainFCU.com/Investment-Services](https://www.gainfcu.com/investment-services).



Bryan Hall



Shelby Rothman



HALL, HODGES & ASSOCIATES
family financial solutions

*Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. These are hypothetical examples provided for illustrative purposes only; it does not represent a real-life scenario, and should not be construed as advice designed to meet the particular needs of an individual's situation. 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. Cambridge and Hall, Hodges & Associates, Newport Advisory, 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.

It's time to Gain Better Banking.

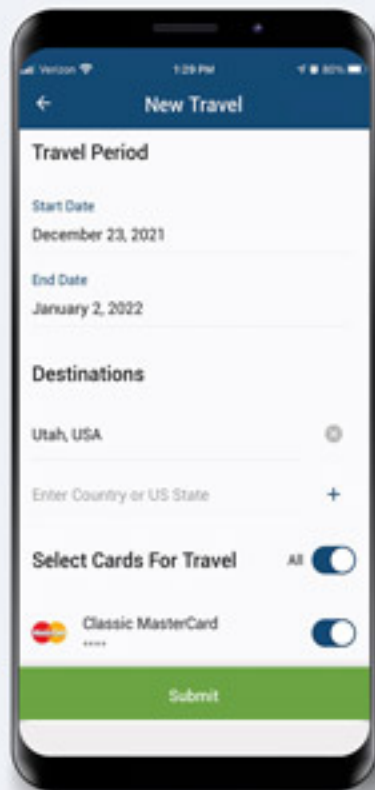
Traveling for the Holidays?

It happens every year. In the hustle and bustle of the holiday season and travel plans, things get overlooked. Time zones change, flights get missed, maybe you even leave your youngest and most resourceful, robber-fighting, booby-trap-building child at Home... Alone!

Just kidding about that last one, but one common travel hurdle is finding yourself out of town with a Credit or Debit Card that's being blocked "for your protection." That's more inconvenient than a clothes iron to the face.

Luckily, we've got you covered (and not in tar and feathers). You can avoid that pitfall just by setting up Travel Notifications with Gain's Mobile Banking. Even after you've hit the road, it's not too late to grab your phone, navigate to "Card Controls" in the app, and set the duration of your trip and designate the cards you'll want to use.

Haven't tried our app? You can download it today at GainFCU.com/Mobile.



No cards to control? We've got the best selection in (or out of) town. Know More at GainFCU.com/Find-A-Card.

Cash is Coming Home for the Holidays!

Jingle Bills are the commemorative cash gift books that let Gain members give the gift of cash with a festive twist. Our books come packed with cash and decorated with designs to suit the season. Each book features U.S. currency padded together in a festive gift book and costs just two dollars per pack (plus the cost of currency).

Available in \$1.00 & \$5.00 bill 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 go on sale in our branch lobbies on **Monday, November 29!** Load up your sleigh for the holiday season!

CONTACTLESS SHRED DAY



The epic trilogy reaches its thrilling third installment. That's right, for the third time ever, we'll be hosting a Contactless Shred Day at our Burbank headquarters.

SAVE THE DATE

Saturday, October 9
9:00 am – Noon
(or until trucks are full)

This event will be just like the drive-in movies! Gain staff will be on hand to unload your shreddables from your vehicle's trunk or hatch while you remain in your vehicle.

For directions, a list of non-shreddable items, and information on the steps we're taking to limit risk, please visit GainFCU.com/Shred-Day-Fall-2021.

Upcoming **INDEPENDENT ADVANTAGE** Courses

October 2021

Burbank Branch*
5:15 pm – 7:30 pm
Oct. 5, 12, 19 & 26

November 2021

Burbank Branch*
5:15 pm – 7:30 pm
Nov. 2, 9, 16 & 23



Know More at GainFCU.com/Independent-Advantage.

*In-person courses are subject to CDC guidelines. If necessary, these courses may be rescheduled to meet virtually on Tuesdays and Thursdays.

MARK YOUR CALENDAR

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

| | |
|----------------------------------|-----------------------|
| Veterans Day | Thursday, November 11 |
| Thanksgiving Day | Thursday, November 25 |
| Day After Thanksgiving | Friday, November 26 |
| Christmas Day (observed) | Friday, December 24 |
| Christmas Day | Saturday, December 25 |
| New Year's Day (observed) | Friday, December 31 |
| New Year's Day | Saturday, January 1 |

* Visit GainFCU.com/Holidays for holiday hours for our Call Center & Live Chat

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/Locations

(818) 846-1710 (800) 622-3328
(818) 846-5096 Fax
GainFCU.com

CALL CENTER & 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 |

Automated Telephone Banking and Mastercard Debit & Credit Card support is available 24/7 at (818) 846-1710, option 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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