



Gain BETTER BANKING

FALL 2023

GAIN FEDERAL CREDIT UNION

a Galaxy of Options

- GREENPATH FINANCIAL WELLNESS
- BENEFITS PLUS
- YOUTH FINANCIAL EDUCATION
- SKIP-A-PAY
- PUMPKIN PATCH
- EXTRAVEHICULAR ACTIVITIES
- AUTO LOANS
- BETTER MEMBERSHIP
- SHRED DAY
- EASY MORTGAGE APPLICATION
- SAVINGS
- THE BETTER BANKING PODCAST
- EARLY DEPOSITS



Mortgages Don't Have To Be Rocket Science!

We offer a simple, secure application that only takes about 15 minutes to complete. There's no cost to apply, and best of all, your decision arrives faster than a Saturn 5 rocket!

Should you go with an Adjustable Rate mortgage or a Fixed Rate?

We can help you decide what loan is right for you. In fact, what if the best place on earth for you is the home you're already living in?

"Same home, better payment" is part of our mission control.

Would you like to Know More?
Visit GainFCU.com/Mortgages

A SUPERNOVA OF SAVINGS

With Benefits Plus®, our members don't pay astronomical prices! You get more for less at restaurants, stores, supermarkets, amusement parks, star bases, and more! Talk to a Gain representative or visit Online and Mobile Banking (under "Credit Score & More") to make Benefits Plus® a part of your Membership!

A STAR ATLAS OF ADVANTAGES



- ★ **10% Off at Handy Market**
One of Burbank's favorites!
- ★ **Travel Savings**
An exclusive full-service travel network with discounts!
- ★ **Discounts on Tickets and Entertainment**
Discounts on sporting events, concerts, movies, theme parks, golf, and more!
- ★ **Cash Back Matching with Rakuten**
Submit your quarterly Big Fat Check (their words, not ours) and get an additional 50%!
- ★ **Discounted Gift Cards**
Available for popular merchants including Amazon, Starbucks®, and many more!
- ★ **Dining Dough**
Members save up to 87% when dining out locally using Dining Dough.

Benefits Plus® also shares other SPECIAL OFFERS on seasonally rotating categories.

Would you like to Know More? Visit GainFCU.com/Benefits-Plus

(818) 846-1710

LITTLE GREEN MEN TO THE RESCUE!

Take me to your student loans...



GreenPath Financial Wellness has 60 years of experience and can help you achieve your financial goals with individualized counseling, guidance and resources.

Americans now owe nearly \$2 trillion in federal and private student loan debt, and loan forgiveness programs can make you feel Lost in Space! GreenPath can help you understand your repayment options and make informed decisions.

Consultations are FREE, counselors are standing by.

Would you like to Know More? Visit GainFCU.com/Greenpath



Financial Counseling | Debt Management Services | Housing Services
Credit Report Review | Student Loan Counseling | NFCC* and HUD** certified

* National Foundation for Credit Counseling

** U.S. Department of Housing and Urban Development

Gain Federal Credit Union has partnered with GreenPath to give members access to additional financial wellness content. Information is provided by GreenPath Financial Wellness and is not associated with or guaranteed by Gain Federal Credit Union. Gain Federal Credit Union is not affiliated with GreenPath and is a separate entity. There is a fee for certain specialized services.

Skip-A-Pay the Space Age Way

*When you skip upon a star...
your budget can go really far!*

You can wish your budget was more flexible or you can make it so! Our **Skip-A-Pay** can lighten the load. For just \$25, you can skip a monthly loan payment, alleviate some stress, and Gain some breathing room!*

Would you like to Know More? Visit GainFCU.com/Skip-A-Pay

* Not all loans are eligible. See website for full details.

GainFCU.com

Practically *All* the *Earthlings* You Know Are *Eligible*

Tell your family, friends, and coworkers that
Gain really is the "Financial Frontier."

Gain is the place to explore amazing products and services that are out of this world!

**ALL EARTHLINGS of
SOUTHERN CALIFORNIA***
are eligible to join!

We make it easy for new Members to escape a bank's gravity and Gain a successful orbit.

Would you like to Know More?
Visit **GainFCU.com/Join**

New Members earn up to
\$300** at warp speed!

Become a Member	= \$225
Make a Mobile Deposit	= \$25
Use Bill Pay	= \$25
Use a new Debit Card	= \$25

* Southern California residents who are not eligible based on the criteria listed at GainFCU.com/Join may become eligible by making a one-time donation of \$10 to the Burbank Historical Society or Friends of the Burbank Library. Applicants must reside in Southern California (Los Angeles, Ventura, Orange, Riverside, San Bernardino, Santa Barbara, San Diego, and Imperial Counties - Zip Codes 90000-93599) to be eligible.

** Must establish new Membership, open a Better Banking Checking account, and have a monthly Direct Deposit of \$300 or more with the first deposit being received within 90 days of account opening, and three consecutive deposits received monthly thereafter to earn \$225. All other reward offers must occur within the first 90 days of Membership. See website for full terms & conditions. Offer valid until 12/31/2023.



Membership Means Better Banking



It's always T-minus X amount of time before your teenager is going to face financial issues independently – on their own. That's why our Independent Advantage courses are invaluable. Independent Advantage is a series of financial courses for high school students that get them prepared to launch into the real world with the financial knowledge and skill set necessary to succeed.



OCTOBER

In-Person: Tuesdays 5:15 pm - 7:30 pm

Virtual: Wednesdays 4:30 pm - 6:00 pm

NOVEMBER

In-Person: Tuesdays 5:15 pm - 7:30 pm

Virtual: Wednesdays 4:30 pm - 6:00 pm

Your teen will learn:

- Importance of credit and how to use it wisely
- The value of a credit score and how to maintain it
- How to create short and long-term financial goals
- How to budget their money
- Proper use of credit cards, debit cards, and electronic financial systems
- How to maintain financial records and balance your checking account
- How to identify fraud and protect your accounts

View the full 2023 schedule including IA Graduate Seminars and sign up today.

Would you like to Know More? Visit GainFCU.com/Independent-Advantage

SHRED DAY: A BLACK HOLE FOR CLUTTER!

Save the date:

Saturday, October 7
9 am – Noon

(or until trucks are full)
1800 W. MAGNOLIA BLVD.

Join us for this one day, drive-through event.
Send your unwanted papers to boldly go where
no one has gone before!

Would you like to Know More?
Visit GainFCU.com/Shred-Day-Fall-2023

GAIN'S HARVEST MOON PUMPKIN PATCH & FLEA MARKET

Saturday, October 14
11 am – 4 pm
1800 W. MAGNOLIA BLVD.

Purchase your autumn equinox pumpkins and support your
local BUSD NAF Academies.

Come and enjoy:

Food Trucks, Face Painting, Music, and 16.6% Earth Gravity!

Learn more about NAF Academies at BurbankUSD.org/NAF

Would you like to Know More?

Visit GainFCU.com/Pumpkin-Patch-2023



EXTRA-VEHICULAR ACTIVITIES

When astronauts work outside their spacecraft, it's called an EVA; extravehicular activity. Their spacesuits protect them. Our version is about protection outside the routine car buying experience.



Guaranteed Asset Protection (GAP) You have an auto loan. Your car gets totaled. The insurance coverage isn't enough to cover what's left on the loan. That's a gap, and this insurance closes that gap completely. Your loan gets paid in full.

Mechanical Repair Coverage (MRC) pays for covered mechanical repairs. It also protects you from the potential cost and inconvenience of covered breakdowns.

Debt Protection is loan-payment protection that eases the burden of delinquency or default.

Would you like to Know More? Visit GainFCU.com/Auto-Loans

EARLY DEPOSITS THAT DEFY THE SPACE-TIME CONTINUUM

Your payday direct deposit exists in three dimensions of space and one dimension of time, but at Gain, we've discovered a way to put your money in your hands before payday! How? With our Heisenberg Compensator and Flux Capacitor! Not really; we're kidding.

It's actually really simple. If we receive info from your employer/sender that your deposit is en route, we may provide you with access to funds up to two days early!

- No enrollment necessary
- All direct deposits qualify
- Savings and checking qualify
- NO FEE
- NO Paradoxes

NEW SEASON ABOUT TO BLAST OFF!

Season 2 is complete and we're counting down for the launch of Season 3.

The Better Banking Podcast offers news, tips and techniques from our financial experts (with a side of lunacy). Season 3 is headed to the moon!

Would you like to Know More?

Visit TheBetterBankingPodcast.com



MARK YOUR CALENDAR

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

Veterans Day (Observed)	Friday, November 10
Thanksgiving Day	Thursday, November 23
Day After Thanksgiving*	Friday, November 24
Christmas Day	Monday, December 25
New Year's Day	Monday, January 1

*Call Center available.

JOIN THE CONVERSATION

facebook.com/GainCreditUnion

@gainfcu

@gainfcu

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

(818) 846-5096 Fax

GainFCU.com

Equal Housing Opportunity

Gain FCU NMLS #407810

Insured by NCUA

BRANCH LOCATION & HOURS

Burbank Branch

1800 West Magnolia Boulevard
Burbank, CA 91506

Branch Hours

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

Friday 9:00 am - 6:00 pm

San Fernando Branch

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

Branch & ATM Hours

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

Friday 9:00 am - 6:00 pm

CALL CENTER & LIVE CHAT HOURS

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

Friday 8:00 am - 6:00 pm

Saturday 10:00 am - 2:00 pm

Automated Telephone Banking and Mastercard Debit & Credit Card support are 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

Gain
Better
Banking