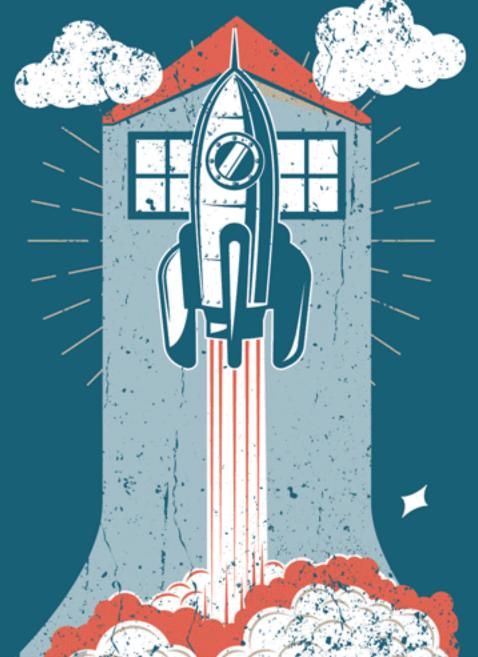


Gain BETTER BANKING

FALL 2023

GAIN FEDERAL CREDIT UNION





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





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!

additional 50%!

A STAR ATLAS OF ADVANTAGES

BENEFITS

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

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.

Signethe Muj

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.

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!

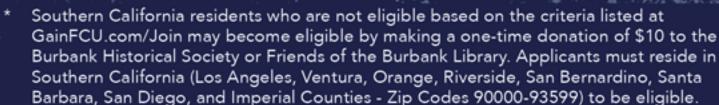
We make it easy for new Members to escape a bank's gravity and Gain a successful orbit.

Would you like to Know More?

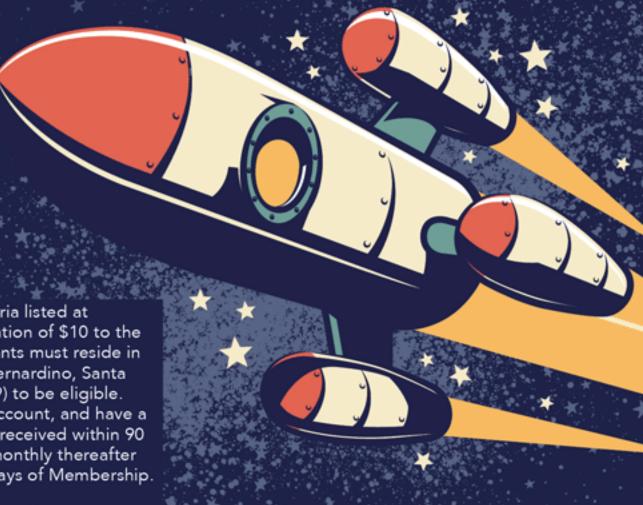
New Members earn up to \$300** at warp speed!

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

Visit GainFCU.com/Join



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





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



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



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

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



MARK YOUR CALENDAR

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

Veterans Day (Observed)
Thanksgiving Day
Day After Thanksgiving*
Christmas Day
New Year's Day
*Call Center available.

Friday, November 10 Thursday, November 23 Friday, November 24 Monday, December 25 Monday, January 1

JOIN THE CONVERSATION

- f 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