



Gain **BETTER BANKING**

GAIN FEDERAL CREDIT UNION

FALL  
2024



# IN THE RED ZONE FOR A NEW RIDE?

Our members are part of a team with a tradition of winning. Gain FCU finances new and used cars, trucks, SUVs and vans. Great rates and terrific terms make our loans the perfect game plan for veteran AND rookie auto buyers.



**A FIRST DOWN for  
FIRST TIME AUTO BUYERS**

Know More at [GainFCU.com/Auto-Loans](https://GainFCU.com/Auto-Loans)

All loans are subject to credit approval, Membership with Gain FCU, and subject to Credit Union policies and procedures. Not all borrowers will qualify. Terms and conditions apply. Must be 18 years of age or older to qualify for a loan.





# PUNT YOUR NEXT PAYMENT

Skip a loan payment without a penalty flag. It's called **Skip-A-Pay** and it's well within the rules. Skip-A-Pay lowers the pressure and raises that extra cash when you need it. Skip any qualified loan payment for a \$25 fee, per loan. You can Skip-A-Pay using Online or Mobile Banking.

For all the details, visit [GainFCU.com/Skip-A-Pay](http://GainFCU.com/Skip-A-Pay).

Real Estate loans are not eligible. A \$25 Skip-A-Pay fee will be debited from a designated share account upon receipt of request. If the designated share account does not have enough funds available to cover the fee(s), the Skip-A-Pay will not be processed. Entering into the Skip-A-Pay agreement extends the term of the loan. FINANCE CHARGES will continue to accrue at the agreed rate on the unpaid balance. This means more interest will be paid over the life of the loan. Only one Skip-A-Pay is allowed every 12 months per loan.



## GAIN IS YOUR HOME (LOAN) TEAM

If you love your home but imagine lower monthly mortgage payments, let us help with a game plan. Huddle up with our mortgage experts to draw up some options.

You have nothing to lose, and a huge advantage to GAIN!

**Know More at [GainFCU.com/Mortgage](http://GainFCU.com/Mortgage)**

All loans are subject to credit approval and Gain FCU policies and procedures.



## WANTED: 5-STAR RECRUITS

Joining Gain's volunteer committees allows you to attend meetings and events with our leadership to provide your thoughts and opinions on credit union products, services, and strategy.

You'll grow your financial knowledge, learn about our operations, and it looks good on your resume!

### Huddle Up and Know the Plays:

#### The Committee of Credit Union Volunteers (CCUV)

The best place to get started is the CCUV which is currently in search of its next recruiting class!



Learn More about volunteering at [GainFCU.com/Volunteer](http://GainFCU.com/Volunteer).

Call us anytime! (818) 846-1710



# SHRED DAY SACKS THE CLUTTER

Tackle that pile of paperwork you no longer need. Join us for **Shred Day** at 1800 W. Magnolia Blvd. This is a Members Only event! **PAPER ONLY, NO e-waste.**

Save the date:

**Saturday, October 19**  
**9:00 am – 12:00 Noon**  
(or until trucks are full)

For full details, visit:

**GainFCU.com/Shred-Day-Fall-2024**

## CONTROL THE LINE WITH CARD CONTROLS

### THE BEST OFFENSE IS A GOOD DEFENSE

When it comes to your finances, it's important to play defense! Card Controls let you immediately switch your debit or credit cards on or off from your smartphone, desktop computer, or tablet. Take the time to update contact information and set account alerts!

**IX Instantly switch card on or off.**

**XI Set daily spend limits.**

**IX Control all your cards including debit, credit & ATM.**

**IX View billing information and expiration dates.**

#### **Two ways to play:**

*Run to your Gain FCU Mobile app.*

*Then log in and tap the 'Card Controls' option.*

*Throw GainFCU.com into your browser search bar.*

*Then log in to Online Banking and click 'Card Controls'.*

GainFCU.com





# HURRY UP PAY DAY!

Our **Early Pay Day** can give you access to your funds up to 2 days earlier for most direct deposits. The day and time we make funds available can vary.

There's **NO** fee involved.  
All direct deposits qualify.  
**Savings and Checking Accounts** qualify.

Just hand off your Direct Deposits to go to your Gain accounts.  
We'll carry the ball from there!



## the BETTER BANKING Podcast

# A SPECIAL TEAM OF EXPERTS!

Season 3 of The Better Banking Podcast is now officially complete! With a lineup of insightful discussions and expert advice, this season has been a game-changer, and we're wrapping it up with two must-listen episodes.



S03

07

**Neil Goldman**

### ***Strategic Insights***

We sit down with strategist Neil Goldman from Goldman Consulting & Strategy (GSC, Inc.) to discuss the latest trends and strategies in the financial world. Don't miss this insightful conversation.\*

[GainFCU.com/TBBP-S03E07](http://GainFCU.com/TBBP-S03E07)



S03

08

**Debbie Davis**

### ***Holiday Savings with Benefits Plus***

Debbie Davis from Benefits Plus\*\* is just in time for the holiday season. Get a head start on your holiday shopping with discounts (exclusive to Credit Union Members) that can help you save big.

[GainFCU.com/TBBP-S03E08](http://GainFCU.com/TBBP-S03E08)

### **Catch Up on All Episodes**

All of Season 3 is now available at [TheBetterBankingPodcast.com](http://TheBetterBankingPodcast.com).

\* Goldman Consulting & Strategy (GSC, Inc.) and Gain Federal Credit Union are not affiliated.

\*\* Benefits Plus® and Generations Gold, Inc. and Gain Federal Credit Union are not affiliated. Discounts and savings do not apply to Gain's banking products and services.

## It's time to Gain Better Banking.





# THE WHOLE NINE SEMINARS

★ ★ ★ ★ ★ ADD TO YOUR FINANCIAL ROSTER ★ ★ ★ ★ ★

We've crafted a winning strategy just for you! Our experts will tackle a variety of topics to help you score big with your finances.

These seminars are FREE, so don't miss out on this opportunity to add to your game plan.

All seminars are held at our Burbank Branch located at 1800 W. Magnolia from 6:00 pm - 7:00 pm.

## Q4 Seminars Lineup:

WED  
OCT 9

### HOME BUYING

PRESENTERS: John Chevalier, Mortgage Lending Manager (NMLS #1053306), and Gigi Santoro, Realtor – Gigi Santoro Properties (License #01873900)\*

*Gear up for homebuying and learn the strategies to score your dream home.*



MON  
OCT 14

### MEDICARE IS CHANGING. ARE YOU READY?

PRESENTER: John Roussel, President of Roussel Insurance & Financial Services\*\*  
*Whether you're already on Medicare or will become eligible soon, learn about the changes that will result from the Inflation Reduction Act.*



WED  
OCT 16

### THE ELECTION AND YOUR FINANCES

PRESENTERS: Shelby Rothman of Enjoy Financial\*\*\*

*Learn how to navigate your finances in an election year.*



WED  
OCT 23

### ADU (ACCESSORY DWELLING UNITS)\*

PRESENTERS: John & Gigi

*Improve your real estate with insights on ADUs and how they can benefit you.*



TUE  
OCT 29

### IDENTITY THEFT SEMINAR (IA GRAD SEMINAR)\*\*\*\*

PRESENTER: Brock Collins, Director of Business Development

*Intercept identity theft with tips and tactics to protect your personal information.*



WED  
OCT 30

### HOW TO PASS REAL ESTATE TO YOUR HEIRS

PRESENTER: Shelby Rothman of Enjoy Financial\*\*\*

*Make sure your family receives your Real Estate as intended.*



WED  
NOV 6

### RIGHT SIZING

PRESENTERS: John & Gigi

*Make the right moves when it comes to downsizing or upsizing your living situation.*



THU  
NOV 14

### STRETCHING YOUR DOLLAR: THE ART OF COUPONING

PRESENTER: Michelle Griffin, CFO

*Master the art of couponing and make your dollars go further in the game of life.*



THU  
NOV 21

### BLACK FRIDAY SPENDING TRAPS

PRESENTER: Jasmine Jimenez, Corporate Trainer

*Avoid the blitz of Black Friday traps and keep your finances in the clear.*



Let's move the chains toward financial success! Sign up today at [GainFCU.com/Seminars](https://GainFCU.com/Seminars).

\* Gigi Santoro Properties is not affiliated with Gain Federal Credit Union and is a separate entity. Be sure to familiarize yourself with your local permit requirements and zoning ordinances before building an ADU.

\*\* Insurance products offered through Roussel Insurance & Financial Services are not NCUA insured, not obligations of the Credit Union, and are not guaranteed by the Credit Union. They may involve investment risk, including possible loss of principal. CA Insurance License Number 0679780. Insurance products may not be available in all states. Roussel Insurance & Financial Services is not affiliated with Gain FCU and is a separate entity. Seminar is for educational purposes only.

\*\*\* EnJoy Financial is a registered representative of Cambridge Investment Research Inc. 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. CA Insurance License 0C92876. Cambridge does not offer tax advice. Cambridge and EnJoy Financial 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.

\*\*\*\* This seminar is for Independent Advantage Graduates only.



**independent advantage**  
**TRAINING CAMP FOR TEENS**



Game plan for your teen's financial future! The Independent Advantage program equips them with the playbook they need to score big in the world of finances.

See the schedule and sign up today at [IndependentAdvantage.org](http://IndependentAdvantage.org).

**Note: June and July classes will have special daytime schedules!**

**2024 GAINING GROUND SCHOLARSHIP WINNERS**

	Amanda French Vanessa Mombrun Colson Lloyd
	Sarah Dias Lucimarie Masselink Nicole Nargizian Anastasia Zubkoff
	Angel Lopez
	Marlon Medina
	Aracely Arevalo
	Sarah Koussa

**JINGLE BILLS BLITZ**  
**JUST IN TIME FOR THE GIFT RUSH**



Try not to snap this holiday season! Give cash the cool way. We call them Jingle Bills. They are padded U.S. currency, decorated for the season. The price is \$2 per pack, plus the cost of the currency. They come in pads of 50, 25, and 10. Know More at [GainFCU.com/Jingle-Bills](http://GainFCU.com/Jingle-Bills)

**Jingle Bills will go on sale Monday, December 2**

**MARK YOUR CALENDAR**

The Credit Union branches will be closed in observance of the following holidays:  
**Veterans Day** Monday, November 11  
**Thanksgiving Day** Thursday, November 28  
**Day After Thanksgiving** Friday, November 29  
**Christmas Day\*** Wednesday, December 25  
**New Year's Day** Wednesday, January 1  
 \* Call Center unavailable on Christmas Day

**JOIN THE CONVERSATION**

[facebook.com/GainCreditUnion](https://facebook.com/GainCreditUnion)  
 @gainfcu  
 @gainfcu  
 (818) 846-5096 Fax  
[GainFCU.com](http://GainFCU.com)

**BRANCH LOCATION & HOURS**

**Burbank Branch**  
 1800 West Magnolia Boulevard  
 Burbank, CA 91506

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

Monday - Thursday 9:00 am - 5:00 pm  
 Friday 9:00 am - 6:00 pm

**CONTACT US**

**CALL CENTER AVAILABLE 24/7\***  
 (818) 846-1710 (800) 622-3328

**Live Chat Hours**  
 Monday - Thursday 9:00 am - 5:00 pm  
 Friday 9:00 am - 6:00 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



Gain FCU NMLS #407810  
 Insured by NCUA