



Gain BETTER BANKING

FALL
2025

GAIN FEDERAL CREDIT UNION

GREAT AUTO
LOAN RATES

HELOC

YOUR

HOLIDAY
HOME

of BETTER BANKING

There's a crispness in the air, along with that unmistakable aroma of pumpkin pie. Autumn is here. It's the start of the holiday season, and the perfect time to harvest the advantages Gain has to offer.

We're the place you count on,
and the place you can always fall back on.

INDEPENDENT
ADVANTAGE

SAN
FERNANDO
FINANCIAL
SUMMIT



FALL INTO YOUR

New Home

DON'T
LEAF
THESE LOW RATES
BEHIND

The recent Federal Reserve rate cut may signal that it's a good time to explore financing options for your next home or to refinance your existing home.

SIMPLE AND SECURE APPLICATION PROCESS

The process takes about 20 minutes to complete and once you submit your completed application, you'll get a decision by the next business day.

**START YOUR APPLICATION TODAY AND AVOID THE LINE!
THERE'S NO COSTS OR FEES TO APPLY!***

Know More at GainFCU.com/Home-Loans

* Closing costs may apply.

Call us anytime! (818) 846-1710

HARVEST THE BENEFITS OF *Owning a Home*

Home Equity Lines of Credit (HELOCs) allow homeowners to borrow against the value of the equity built up in their property. **NOW you can:**

- ✓ Remodel your kitchen and bathroom
- ✓ Upgrade your electrical system
- ✓ Modernize your backyard or patio
- ✓ Install a new roof with gutters
- ✓ Create a stunning room addition
- ✓ Pay down debt

INTRO RATES AS LOW AS
4.99% APR¹
FOR THE FIRST 6 BILLING CYCLES
AND A VARIABLE RATE THEREAFTER

LIMITS UP TO
\$500,000!²

2/3
OF HOMEOWNERS
HAVE AT LEAST
50%
EQUITY

(Source: atomdata.com)

Apply Today at
GainFCU.com/GOLD

- 1 APR = Annual Percentage Rate. The 4.99% Annual Percentage Rate is an introductory rate valid for the first 6 billing cycles from account opening after which the APR will adjust to a variable rate based on the Prime Rate (the Index) as published in the Wall Street Journal, plus the margin and is subject to change quarterly thereafter. The maximum APR will not exceed 18.00%. Draws must occur within the promotional period to qualify for the promo rate. New HELOCs and primary residences only. Minimum and maximum loan amounts apply. Subject to credit approval and Gain FCU policies and procedures. Membership is required to obtain a HELOC. Offer is valid for a limited time and is subject to change without prior notice.
- 2 Not all applicants will qualify for the maximum limit of \$500,000

GO HOME EQUITY *for the Holidays*



**the
BETTER
BANKING
Podcast**



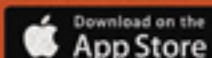
Families once gathered around the hi-fi for entertainment. Today, it's earbuds and podcasts. Tune in to our latest episode of The Better Banking Podcast with John Chevalier, the Gain FCU Mortgage

**Wanna Leverage
Your Home Equity?**
with John Chevalier
NMLS #1053306

Lending and Loan Servicing Manager. John unlocks the secret powers of HELOCs: when to use them, why they matter, and how they can help you ring in a more financially confident New Year.

Know More at
TheBetterBankingPodcast.com

Subscribe today wherever you get your podcasts.



GainFCU.com

CRUISE INTO THE HOLIDAYS *with an* **AUTO LOAN**

While you can't fit it under the tree, there's no better gift to give or get for the holidays. Whether it's a family road trip machine, a sleek commuter, a gas saving Hybrid, or you just want to refinance a current auto loan to save some dough, a Gain FCU Auto Loan can help!

RATES AS LOW AS

4.50%
APR¹

**NO PAYMENTS
FOR 90 DAYS²**

Apply Today at GainFCU.com/Auto



¹ APR = Annual Percentage Rate. Subject to credit approval. Terms & conditions apply. Rates based on credit worthiness and term of loan. Rates subject to change at any time without prior notice. See GainFCU.com/Auto for full details.

² Available for vehicles 3 years old and newer. Offer not available for first time buyers or JumpStart Auto Loans. Interest will accrue during 90-day period. Not all customers will qualify. Other financing options are available.

It's time to Gain Better Banking.





JINGLE ALL THE WAY *with* JINGLE BILLS

Gain's Jingle Bills are the perfect holiday solution. Stocking stuffer? Secret Santa surprise? Sleigh-load of fun? Our exclusive Jingle Bills make gifting easy and festive. Available only to Gain members this holiday season! Don't wait, these go fast!

All padded currency books contain \$2 bills!

10 count\$22.00

25 count\$52.00

50 count\$102.00

Subject to new cash availability.

ON SALE
STARTING
DECEMBER 1st



Know More at GainFCU.com/Jingle-Bills



SAN FERNANDO Financial Summit *event* RECAP

On Saturday, September 13th, Gain joined forces with the City of San Fernando to host the inaugural Financial Summit, bringing together residents and local businesses for a day of empowerment and education. Key partners—including the Valley Economic Alliance, ICON CDC, and the San Fernando Chamber of Commerce—collaborated with Gain's financial experts to deliver insightful sessions on topics such as Understanding Credit, Pathways to Homeownership, Business Marketing, Access to Capital, and more. A standout moment of the event was the interactive Q&A panel, where attendees had the opportunity to engage directly with experts and get their questions answered.

ONE BIG BEAUTIFUL BILL *with* SHELBY ROTHMAN *of EnJoy Financial*¹



At this seminar, we'll simplify the complex and focus on what matters most to you. You will gain practical insight on:

- ✓ Changes in taxation for Social Security
- ✓ What those changes mean for your personal tax planning
- ✓ Key provisions in the legislation that affect retirement income, deductions, and credits

Monday, October 20
6:00 pm – 7:00 pm

You'll leave with the clarity to understand how The Big Beautiful Bill impacts you now and how to make smarter financial decisions that you will enjoy tomorrow.

Register today at
GainFCU.com/Seminars

¹ 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, 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.

Schooling the FUTURE, Today

**independent
advantage**

Gain's Independent Advantage program helps prepare high school students with real-world financial skills, and timeless lessons that have a long shelf life. Just like a holiday recipe passed down through generations, this program equips students with what they'll really need for the future.

In person and Zoom classes are available, and registration is required.

See the schedule and sign up today
at IndependentAdvantage.org.

UPCOMING SESSIONS:

In-Person Instruction

October 7th, 14th, 21st, 28th
Tuesdays (5:15 pm - 7:30 pm)

November 4th, 11th, 18th, 25th
Tuesdays (5:15 pm - 7:30 pm)

Online via Zoom

October 8th, 15th, 22nd, 29th
Wednesdays (4:30 pm - 6:30 pm)

November 5th, 12th, 19th, 26th
Wednesdays (4:30 pm - 6:30 pm)

SHRED DAY EXPRESS

Clear out the clutter before the holiday rush at our Fall Shred Day Express at 1800 W. Magnolia Blvd. Protect your privacy, free up space for new paperwork, and start the New Year with a clean slate.

For full details, visit GainFCU.com/Shred-Day

Save the date:

Burbank Branch
Saturday, October 18
9:00 am – 11:00 am
(or until trucks are full)

MARK YOUR CALENDAR

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

Veterans Day	Tuesday, November 11
Thanksgiving Day	Thursday, November 27
Day After Thanksgiving	Friday, November 28
Christmas Day*	Thursday, December 25
New Year's Day	Thursday, January 1

* Call Center unavailable on Christmas Day

JOIN THE CONVERSATION

 facebook.com/GainCreditUnion

 @gainfcu

 @gainfcu

Fax: (818) 846-5096

GainFCU.com



Gain FCU NMLS #407810

Insured by NCUA

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

Gain
Better
Banking®

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