

Gain BETTER BANKING

Gain Federal Credit Union

SPRING 2022

inside: \$2,200 Cash Back on Your Mortgage | 20,000 Bonus Points | Gain Perspective | Gaining Ground Scholarship Home Equity | Virtual Annual Business Meeting | Contactless Shred Day | Happy 82nd Birthday to Gain



At this rate, even your neighbor's dog will be jealous of your new car.

Give your neighbors something to chew on.

Everybody has a nosy neighbor, and what's better than making them roll over with envy by showing off a brand new car in your driveway? We've got just the offer to get them barking!

Auto Rates As Low As

1.69%
APR*

for up to 6 years

That'll save you a few bones. And don't paws, because this offer ends on **June 30, 2022.**

Other lenders may hound you by charging high rates on their longer loan terms. Woof! That's why our great rates give you a new leash on life, even if you need a little more time.

Even better, you can also choose to defer your payments for up to 90 days.** That's almost two years in dog years!***

Know More at GainFCU.com/Auto-Loans

* APR = Annual Percentage Rate. This is a promotional rate which is good through 06/30/2022. Promotional rate applies to loans which are new to GainFCU. Refinances of existing Gain FCU loans are not eligible for this rate. All rates subject to change without prior notice. Representative Example: A \$25,000 loan financed at 1.69% APR for 72 months would result in 72 payments of \$365. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Rates advertised are best available for vehicles five years old or newer and with less than 125,000 miles. No prepayment penalty. "As low as" rates listed are fixed rates on approved credit. Actual interest rate offered may be higher depending upon applicant's credit rating and other underwriting factors. In some instances, we may require borrowers to purchase Guaranteed Asset Protection on new and used auto loans.

** Available for vehicles five 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.

*** Loan terms will still be calculated in human years.



Skip the FOMO¹ with up to \$2,200 Cash Back[^] on your Mortgage.

YOLO!² That's always a good reason to want to get a house of your own and to save money doing it. And we've got just the offer to make it happen:

Buy or refinance a home and take advantage of up to \$2,200 Cash Back[^] on your mortgage closing costs.

That's a deal that will leave you saying WOW.³ Our Real Estate lending team takes the hassle out of the mortgage application process and is ready to help you take advantage of this offer before you start getting FOMO.¹

TL;DR.⁴ It's a deal so good, you won't believe you're IRL.⁵

Ready to get started?

Call our team at (818) 846-1710, visit a branch, or apply using our Online Mortgage Center.

¹ Fear Of Missing Out

² You Only Live Once

³ This is not an acronym; it's just how you spell "wow."

⁴ Too Long; Didn't Read

⁵ In Real Life

[^] Gain Federal Credit Union will pay your closing costs up to \$2,200 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 lenders title fee, settlement fee, underwriting, document preparation, appraisal, flood certificate, and credit report. This offer is valid for applications received beginning February 15, 2022. Offer ends June 30, 2022. 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.

Get Up To 20,000 Bonus Points!*

Consolidate debt and get rewarded with 1% of the total amount transferred.*

Not only will you get rewarded with a low monthly payment, you'll also earn points redeemable for cash! And as always, our Platinum Reward Mastercard[®] has **NO BALANCE TRANSFER** fees.



4.99% APR**
Introductory Rate on Balance Transfers

More Features

- 1% Cash Back Rewards on purchases***
- 2% Cash Back Rewards on gas and grocery purchases***
- Special Savings for Benefits Plus[®] Members
- NO Annual Fee
- NO Balance Transfer Fee
- NO Cash Advance Fee
- NO Foreign Transaction Fee
- Easy point redemption in Online Banking

**Don't have Platinum Rewards?
Apply Now at GainFCU.com/Rewards.**

* Bonus Points - Earn 1 Bonus Point per dollar transferred on qualifying balance transfers up to \$20,000 (1 point equals 1% Cash Back). A qualifying balance transfer is funds transferred from your Gain FCU Platinum Rewards Credit Card to pay another financial institution; transfers to Gain FCU loan accounts are ineligible and will not earn Bonus Points. Balance transfers subject to members maximum credit limit available. To earn Bonus Points, transferred balances must remain in the account for at least (3) billing cycles. Bonus Points to be awarded within 30 days from the end of the third billing cycle. Bonus Points will be applied to the Platinum Rewards Credit Card account. Combining multiple cardholder purchases/transfers and Bonus Points is not permitted. Offer ends 04/30/22.

** APR = Annual Percentage Rate. 4.99% APR introductory rate is valid on Balance Transfers and Cash advances for a period of six (6) billing cycles. After the discount period expires, the APR will increase to the new, non-discounted rate on the first day of the billing cycle.

*** Earn 1 point (points are also referred to as "Cash Back". 1 point equals 1% cash back) per dollar spent for net retail purchases (qualifying purchases less credits, returns and adjustments) and 2 points per dollar spent for gas or grocery store purchases made with your Gain Platinum Rewards Mastercard credit card at any eligible gas station or grocery store as designated by us. Eligible merchants and their associated Merchant Category Codes ("MCC") are the following: (1) Gas Stations (MCC codes 5541 and 5542); (2) Grocery Stores/Supermarkets (MCC code 5411, 5422, 5441, 5451, 5462 and 5499). Purchases made at these merchants that do not process transactions under these "MCC" codes will not qualify and you will not receive bonus points. For complete details see the Platinum Rewards Points Disclosure.

(818) 846-1710

GAIN PERSPECTIVE

Gain is proud to offer a series of seminars to enrich your financial knowledge. Come take advantage of these FREE presentations so we can pass our knowledge to you and help answer some of your basic financial questions... and maybe a few toughies as well. All seminars will be held at our Burbank Branch located at 1800 W. Magnolia Boulevard.

Thursday, April 14 | 6:00 pm - 7:00 pm

Home Buying



Presenter: Yolanda Hawkins, NMLS #1072653

We will cover everything you need to know about buying a home and answer some of the most frequently asked questions about home ownership.

Monday, May 2 | 5:30 pm - 6:30 pm

Budgeting and Goal Setting



Presenter: Shelby Rothman
Hall, Hodges & Associates*

With some upcoming goals that you have in mind, come learn how to strategically budget and set goals to improve your financial situation.



Thursday, May 12 | 6:00 pm - 7:00 pm

Understanding your Credit Score



Presenter: Brock Collins

With credit scores being made up of so many different factors, learn how to understand your score and the different strategies to help benefit you.

Wednesday, May 25 | 6:00 pm - 7:00 pm

Understanding Car Insurance for Teens



Presenter: Cheryl Jacobson Chase from State Farm®

Your teen is driving, now what? Learn about ways to save money on insurance and how to prepare your young driver for the road.

Thursday, June 9 | 6:00 pm - 7:00 pm

Usage of Home Equity



Presenter: Karissa Corona, NMLS #1166238

We will be discussing the main difference between a Home Equity Line of Credit and a fixed Home Equity loan and the benefits of each.

Thursday, June 23 | 6:00 pm - 7:30 pm

Perils of Fraud



Presenter: Yvonne Boutte

Learn about different fraud scams, how to avoid fraud, and what to do if you have been a victim of fraud.

Know More and register for these and future seminars at GainFCU.com/Seminars

* 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.



INTRODUCING THE

GAINING GROUND SCHOLARSHIP

Gain is proud to present the Gaining Ground Scholarship Program. Meant to lend a helping hand and offset education costs for multiple families, Gain will be awarding numerous winners with amounts up to \$2,000. Each year, Gain will be contributing \$14,000 in scholarship awards.

For years, Gain has been Burbank's leading provider of teen financial literacy. The Gaining Ground Scholarship Program is a continuation of Gain's renowned Independent Advantage financial literacy program for teens. We look forward to contributing to the continued education of our Independent Advantage alumni and students all across our community.

Independent Advantage Testimonials

Awesome! My son really enjoyed doing the Independent Advantage program, and it made him really think about money in a different way. It wasn't abstract; it was very real. He will be thrilled to apply for this.

Wendy, Parent

Both of my children attended the IA classes and learned life skills that they were much more apt to hear from GAIN than from their parents. It was how to maintain an account, how to balance a checkbook, the difference between a credit card and a debit card. I appreciate the effort GAIN puts into educating the youth of our community, and we are lifelong members.

Jennifer, Parent

I took the Independent Advantage Program three years ago and still utilize all the knowledge provided in these courses. It allowed me to build my credit, learn financial responsibility, and I can say with certainty, I am much more comfortable with the world of economics. Super fun classes that cover what general education doesn't!

Emma, Student



**To Know More and apply,
visit GainFCU.com/Scholarship.**

It's time to Gain Better Banking.



BTW¹... Home Improvements = Jealous Neighbors

Express Home Equity Loan

Rates As Low As

2.75% APR*

Home Equity Line of Credit

Rates As Low As

2.99% APR**

The low payment solutions for your home improvement expenses.



Call (818) 846-1710 and ask for Karissa!
NMLS #1166238

¹ By The Way

* APR = Annual Percentage Rate. Express Home Equity Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Available on owner-occupied Single-Family Residence in California, Arizona, and Nevada only. Monthly payments at 2.75% APR for a 120-month term are estimated at \$9.55 per \$1,000 borrowed. Not all applicants will qualify. No prepayment penalty. NMLS #407810.

** APR = Annual Percentage Rate. The Gain Advantage Home Equity Line of Credit is an adjustable-rate loan subject to change. The 2.99% APR is an introductory discounted rate for a period of six billing cycles, after which the APR will increase to the current fully indexed rate of Prime Rate (the Index) plus your Margin. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Available on owner-occupied Single-Family Residence in California, Arizona, and Nevada only. Rate subject to change quarterly. Monthly payments at 2.99% APR for a 180-month term are estimated at \$6.91 per \$1,000 borrowed. NMLS #407810.



Gain

Better
Banking[®]

ANNUAL **2022** MEETING

Virtual Annual Business Meeting

We cordially invite all members to attend our 2022 Annual Business Meeting.

The meeting will be held virtually via Zoom. Registration is mandatory for attendance and can be arranged at GainFCU.com/2022-Annual-Meeting.

**Wednesday, April 27, 2022
at 6:00 pm PT.**

Election results will be announced at this time.

Contactless Shred Day

Save the date:

Saturday, April 9
9:00 am – Noon

(or until trucks are full)

For full details, visit:
GainFCU.com/Shred-Day-Spring-2022.

Just for 2022, we'll be allowing members to shred up to 2,022 sensitive documents each! Just kidding. No one will be counting your documents. But we do aim to shred the heck out of them at the latest edition of our beloved Contactless Shred Day event at our Burbank branch.

We invite members to shred up to three large banker boxes (of paper only).

* Just kidding. No one was counting the documents in the past either. We just get straight to the shredding!



Happy 82nd Birthday to Gain

Save the Date

Friday, June 17

11:00 am – 2:00 pm

Featuring



For one afternoon, we'll turn our Burbank Branch at 1800 W. Magnolia Boulevard into the hottest lunch spot in town. Bring your member number, and pick up a burger and some savings!



MARK YOUR CALENDAR

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

Memorial Day Monday, May 30

Independence Day Monday, July 4

JOIN THE CONVERSATION

 [facebook.com/GainCreditUnion](https://www.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 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

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