



Gain **BETTER**
BATTING

SUMMER
2023

GAIN FEDERAL CREDIT UNION

A large shield-shaped graphic overlay on a background of a baseball field. The shield is dark blue with a red border. At the top, a white baseball with red stitching is shown. Below the baseball, the word "GAIN" is written in white, bold, sans-serif font on a red background. Below that, the words "HOME FIELD" and "ADVANTAGE" are written in large, white, bold, sans-serif font on a dark blue background. At the bottom of the shield, the text "YOUR FIRST PLACE FINANCIAL TEAM" is written in white, bold, sans-serif font, with three white stars below it. The background of the entire page is a blurred image of a baseball field with a dirt infield and green grass. There are decorative elements like white stars in the top left and bottom left, and white chevron patterns in the top right and bottom right.

GAIN
HOME FIELD
ADVANTAGE

YOUR FIRST PLACE
FINANCIAL TEAM



MAJOR LEAGUE

MORTGAGES

EVERY SEASON IS HOME LOAN SEASON WITH OUR SOLID LINEUP OF MORTGAGE PRODUCTS.

FIRST UP:

Adjustable Rate Mortgages (ARMs)*

Fixed Rate Home Loans

When you're ready to purchase, refinance, or access equity, the (home) bases will be loaded for you.

Hit an inside-the-park home run at
GainFCU.com/Mortgages.

Scoreboard watching? Track the latest rates or set real-time rate notifications at GainFCU.com/Rates.



SLIDE IN SAFE ONLINE APPLICATION

It only takes about 20 minutes to complete our secure online application!

GainFCU.com/Mortgages

QUESTIONS? Call our Real Estate Lending Manager, David Kim at 818-846-1710, ext. 342 or visit either branch.

* ARM's = Adjustable Rate Mortgages. ARM rates are variable and the Annual Percentage Rate (APR) may increase after the initial fixed rate period. Loan rates are based on term and applicant credit history. All loans are subject to credit approval, Loan-To-Value (LTV) requirements, and all other Gain Federal Credit Union policies and procedures. Rates are subject to change without prior notice. Loans are available in Arizona, California, Colorado, Idaho, Nevada, Oregon, Utah, and Washington. No prepayment penalty.

(818) 846-1710



FIELDER'S CHOICE ON AUTO LOANS



★ ★ ★ It's your chance to pick between two great options. ★ ★ ★



OPTION
1

0.50% APR¹
DISCOUNT
on qualified loans with a
term of five years or more

OPTION
2



\$500
CASH BACK²

RATES AS LOW AS **5.25% APR¹** (as of 7/1/23)

New or Used | No Payments for 90 days!³

Finance an auto loan with us and score one of these All-Star incentives. Purchase new or used, or refinance your current vehicle, and you can take a **0.50% discount** on your APR¹ or pocket a **\$500 cash rebate²**. Not sure which is better? Don't worry, our All-Star staff will help you decide which (base) path is best for you!

Get to the game in a sleek new sedan, speedy roadster, or sporty SUV!

Cover all the bases at GainFCU.com/Auto-Loans.

1 APR = Annual Percentage Rate. Rate discount promotion is valid for purchases or refinances. Existing Gain loans are not eligible. Auto rate discount offer cannot be combined with any other promotional offer. Loan term must be 5 years or more. Rates are subject to change without prior notice. Limited to vehicle model years 2015 or newer and model years 2017 or newer for First Time Auto Buyers. Offer valid through September 30, 2023.
2 Promotional Cash Back offer of \$500 is good for purchases or refinances. Existing Gain auto loans are not eligible for the promotional Cash Back offer. Standard auto loan rate applies. \$500 Cash Back offer cannot be combined with any other promotional offer. Must apply and finance auto loan with Gain FCU. \$500 Cash Back will be credited to Checking or Savings account on the 91st day from date of funding. All accounts and loans must be open and in good standing at the time of Cash Back payout. Cash Back payout will be considered interest income and will be reported on IRS Form 1099-INT. Offer valid through December 31, 2023.
3 Available for vehicles 4 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.
All loans are subject to credit approval and are subject to Gain Federal 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 auto loan.

MOST VALUABLE PODCAST



the
**BETTER
BANKING**
Podcast

This ain't no sophomore slump!

The Better Banking Podcast is an award-winning series of informative behind-the-scenes conversations with financial experts. We're back for our second season together, covering topics that will help you manage your finances!

STARTING LINEUP



01

Keeping Your Money Safe

J. Modic, IT Director



02

Hello San Fernando

Stephanie Gonzales, Director of Branches



03

Shaping Tomorrow's Leaders

Maria Barajas, Independent Advantage Ambassador



04

The Inside Scoop on Home Loans

David Kim, Real Estate Lending Manager

See the complete lineup card at GainFCU.com/The-Better-Banking-Podcast.

THE WORLD SERIES OF SEMINARS

Our FREE financial seminars are held at our home field,
1800 W. Magnolia Boulevard at 6:00 pm PT.



**THURS
JUL 20**

SAVINGS SEMINAR with Michelle Griffin,
Chief Financial Officer



**THURS
JUL 27**

HOME BUYING with Robin Aimag
of Keller Williams* DRE #02075059



**THURS
AUG 3**

UNDERSTANDING CREDIT with Brock
Collins, Director of Business Development
and Mylene Lansang, Consumer Lending Lead



**TUE
AUG 15**

RETIREMENT CHECKLIST with Shelby
Rothman of Hall, Hodges & Associates**



**MON
SEP 11**

ROLLOVER PLANNING with Shelby
Rothman of Hall, Hodges & Associates**

To register, visit GainFCU.com/Seminars.

* Keller Williams Realty, Inc. and Gain Federal Credit Union are not affiliated.
** 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.

**independent
advantage**

**FINANCIAL SPRING
TRAINING FOR TEENS**

Seats are still available in our upcoming
2023 Independent Advantage courses:



JULY | SEPTEMBER | OCTOBER | NOVEMBER

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

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

You can choose between in-person sessions at our
Burbank branch* or virtual sessions over Zoom.

Know More and reserve your seat at
GainFCU.com/Independent-Advantage.

* In-person courses are subject to CDC guidelines. If necessary, these courses may be rescheduled to meet virtually.

It's time to Gain Better Banking.



You can be our unofficial scout and pitch top prospects our way! If you have family and friends who are ready for "The Show," we're ready to show them Major League service.

Rookies will earn rewards when they...

- Become a Member \$225
 - Make a mobile deposit \$25
 - Use Bill Pay \$25
 - Use a new Debit Card \$25
- = \$300***

Check the score at GainFCU.com/Rookie-Rewards.

* 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. Offers valid until 12/31/2023.

GAINING GROUND SCHOLARSHIP



OUR 2023 ALL-STARS

We're proud to announce this year's scholarship recipients. Each student received up to \$2,000 towards the cost of higher education without even picking up a bat!

Independent Advantage	BUSD	Providence
Kaylee Jenkins	Diego Perez	Madeleine Flynn
Olivia Ries	Adira Fogelman	
Maria Barajas	Harrison Zekowski	
	Liana Gerigorian	
Monterey	DIY GIRLS	Harvard-Westlake
Arianna Villavicencio	Karimar Trujillo	Joshua Dixon

Get to Know More about our program at GainFCU.com/Scholarship.



TAKE ME OUT TO THE... CONCERT!

Gain is a proud Platinum Sponsor of the Starlight Bowl Summer Concert Series. Join us July 22nd for The Fab Four, The Monkee Men, and Gain giveaways!

Find tickets at StarlightBowl.com.

Have a great time at the



OUR FALL CLASSIC: SHRED DAY!

As summer gives way to the fall season, we'll be ready to help you clear the clutter with one swing! Join us for this one day, drive through event.

Save the date:

Saturday, October 7
9:00 am – Noon
(or until trucks are full)

Find full details at GainFCU.com/Shred-Day-Fall-2023.

PLATINUM RELIEF PITCHER

When it comes to scooping up higher-interest debt, and saving you money, our Platinum Rewards Mastercard gets the platinum glove. Transfer a higher interest balance from another institution and get a better deal. When you put our Platinum to work, we reward you!

- 1.99% APR* Introductory Rate on purchases for six months
- 1% Cash Back rewards on purchases**
- 2% Cash Back rewards on gas and groceries**
- 4.99% APR* Introductory Rate on balance transfers***
- NO Annual Fee
- NO Balance Transfer Fee
- NO Cash Advance Fee
- NO Foreign Transaction Fee



Apply today! GainFCU.com/Platinum

- * APR= Annual Percentage Rate. The 1.99% APR is valid on purchases only, for 6 months from account opening. Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new, non-discounted variable 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. Points will not be earned for ATM transactions, balance transfers, cash advances, convenience checks, traveler's check purchases, finance charges, fees, credits for returned merchandise, gaming related transactions, payments, adjustments, foreign transaction currency conversion charges, or insurance charges posted to your account. For complete details see the Platinum Rewards Points Disclosure.
- ***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.

MARK YOUR CALENDAR

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

Independence Day Tuesday, July 4
Labor Day Monday, September 4

JOIN THE CONVERSATION

facebook.com/GainCreditUnion
[@gainfcu](https://twitter.com/gainfcu)
[@gainfcu](https://instagram.com/gainfcu)
(818) 846-1710 (800) 622-3328
(818) 846-5096 Fax
GainFCU.com

 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

Gain
Better
Banking

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