



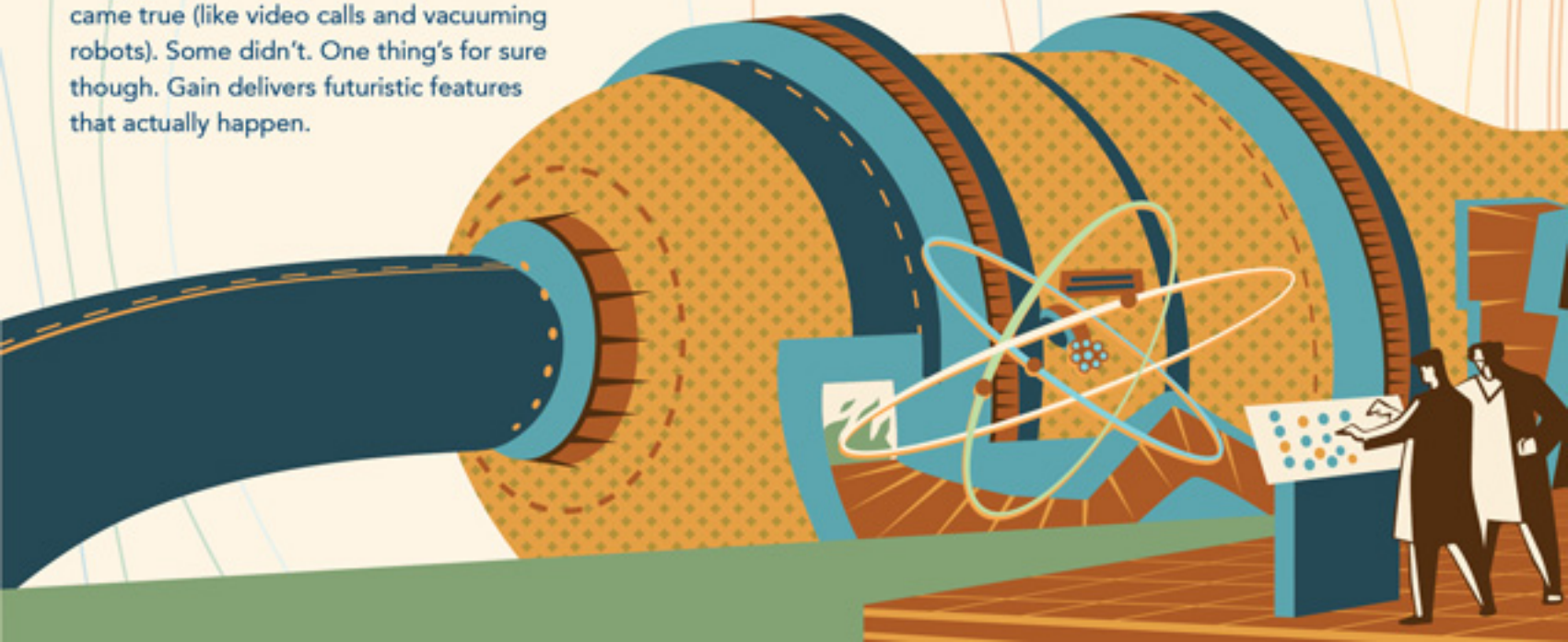
Gain BETTER BANKING

SUMMER
2025

GAIN FEDERAL CREDIT UNION

What's New & What's Next At Gain

Back in the Atomic Age, they promised us flying cars, robot chefs, and martini-slinging moon lounges. Some predictions came true (like video calls and vacuuming robots). Some didn't. One thing's for sure though. Gain delivers futuristic features that actually happen.





HOME EQUITY LINE OF CREDIT!

A Golden Opportunity

Leverage your equity more than ever before with up to half-a-million dollars in spending power!

- Make home improvements
- Pay down credit cards
- Use it for whatever you want

INTRO RATE AS LOW AS

4.99% APR¹

LIMITS UP TO
\$500,000!²

**Use the Equity Gold Mastercard®
to access your HELOC at checkout!**

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.

Call us anytime! (818) 846-1710

COMING SOON!

ADVANCED ONLINE BANKING



Back when computers filled up an entire floor but couldn't remember much, folks dreamed of powerful handheld instruments that would contain a whopping megabyte of data! They wouldn't have been ready for our Advanced Online Banking, but you will be. And it's coming soon.



NEW FEATURES

✓ Same Login, Fresh Start

Log in with your usual username, verify your identity, and set a new password—no paperwork required.

✓ Live Screenshare Support

Our team can see what you see (securely!) and walk you through money moves in real time. It's like having a digital co-pilot.

✓ Real-Time Live Chat

Chat with real humans who can help you manage accounts, and complete transactions—faster than a speeding modem.

✓ Unified Dashboard

See your full financial universe—including accounts from other institutions—all in one place.

✓ Instant Digital Cards

No more waiting by the mailbox. Get your new debit or credit card digitally and start using it immediately, including with mobile wallets.

✓ Smarter Transfers

Set up to four transfers at once or save reusable templates for frequent transfers.

✓ My Spending & Future View

Get a snapshot of where your money is going and what's safe to spend with visual tools and forward-looking estimates.

✓ Text Banking

On the go? Get balance updates or account info via SMS with just a few taps.



Know more at GainFCU.com/OLB

The future is at your fingertips. Whether you're budgeting for next weekend or planning for the next decade, Gain's Advanced Online Banking is your launchpad to financial control.

GainFCU.com

CRUISE NOW PAY LATER

Flying cars are still science fiction and so are cars that change colors. Saving on your next set of wheels is very real though!

Cruise into summer with rates as low as 4.50% APR²—and make no payments for up to 90 days.¹

Want extra help from your co-pilot? Auto Expert³ will find and deliver the ride of your dreams. No flux capacitor required.

NO PAYMENTS
UP TO 90 DAYS!¹

Rates as low as

4.50%
APR²

* *Fast financing*

* *Flexible terms*

* *Friendly service*



Know More at
GainFCU.com/Auto

- 1 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.
- 2 APR = Annual Percentage Rate. Rates are subject to change without prior notice. Subject to credit approval, Membership with Gain FCU, and subject to Credit Union policies and procedures. Visit GainFCU.com/Auto for full details.
- 3 Gain FCU is not affiliated with Auto Expert and is a separate entity.

GAINING GROUND SCHOLARSHIP RECIPIENTS FOR 2025

Know More at GainFCU.com/Scholarship

Congratulations to our deserving Gaining Ground Scholarship recipients:

- | | |
|--|--|
| ★ Ava Casey
Burbank HS | ★ Ava Tomlinson
John Burroughs HS |
| ★ Milena Tarverdyan
Burbank HS | ★ Zachary Walker
John Burroughs HS |
| ★ Jordan Ribas
Burbank HS | ★ Eileen Gutierrez
Burbank Housing Corporation |
| ★ Joie Rojo
Sylmar HS | ★ Cade Martin
iLead Schools |
| ★ Naieri Safarians
Monterey HS | ★ Joana Portillo
DIY Girls |
| ★ Reese Eaton
Providence HS | |

It's time to Gain Better Banking.

VOLUNTEER!



TOMORROW NEEDS YOU TODAY!

Decades ago, futurists thought we'd supersize crops and have ears of corn the size of school buses. Not sure why. Others believed we'd save space by creating circular runways for planes. That never got off the ground.

We're assembling a crew of forward-thinkers to help shape the future of Gain FCU. Join our Committee of Credit Union Volunteers (CCUV) and lend your ideas to the mission. You don't need to be H.G. Wells, just be willing to speak up.

Know More at GainFCU.com/Volunteer

SUMMER/FALL EVENTS

Independent Advantage

Tuesdays & Wednesdays in July

We're holding a special summer session with special daytime hours! Know More at GainFCU.com.

Pumpkin Patch & Flea Market

Saturday, October 4 11:00 am - 4:00 pm

Carve out time for family fun and fall festivities. Your jack-o-lantern awaits.

Art Show

Saturday, August 16 5:30 pm - 8:00 pm

A gallery of forward-thinking creativity. All optional, inspiration guaranteed.

Shred Day Express

Saturday, October 18 9:00 am - 11:00 am

(or until trucks are full)
Join us for our **FREE, Members Only** Shred Day at 1800 W. Magnolia Blvd.

Know More at
GainFCU.com/Events

ALWAYS BE VIGILANT PLAY IT SAFE ONLINE

We used to think scam artists of the future would read minds and use electronic devices to crack safes. Today's digital desperados disguise themselves in emails, texts, and phone calls that can look official. But don't be fooled!

Gain FCU will NEVER ask you to share personal information, like your Social Security number, online banking login, or account numbers, through unsolicited contact. If you happen to get a surprise call or message claiming to be from Gain and asking for personal info:

- ✓ **Hang up or delete** the message.
- ✓ **Don't click** on links or share details.
- ✓ **Call us directly** using the number on our website to verify the situation.

In this futuristic world, you are the first line of defense. So keep your info locked down.

Know More at
GainFCU.com/Security-Center

MISSION POSSIBLE: FINANCIAL KNOWLEDGE FREE SUMMER SEMINARS

Our mission, which we choose to accept, is to provide you access to reliable information. Whether you're launching your first savings plan or brainstorming about homeownership, our seminars help you successfully navigate personal finance.



Estate Planning

July 10th, 6:00 pm- 7:00 pm

Presenter: Adam Becker
of Callister, Broberg & Becker¹



Right Sizing

July 15th, 6:00 pm- 7:00 pm

Presenter: John Chevalier

Mortgage Lending and
Loan Servicing Manager
(Personal NMLS #1053306)

Gigi Santoro

Realtor – Gigi Santoro Properties³
(License #01873900)



Behavioral Finances

August 5th, 6:00 pm- 7:00 pm

Presenter: Shelby Rothman
of EnJoy Financial²

One Step Ahead

September 2nd, 6:00 pm- 7:00 pm

Presenter: Shelby Rothman
of EnJoy Financial²

Know More and Register to attend at GainFCU.com/Seminars

All seminars are held at our not-so-secret
Burbank Branch located at 1800 W. Magnolia Boulevard
unless otherwise noted.

- 1 Services offered through Registered Representatives of Callister, Broberg & Becker, a law corporation. Callister, Broberg & Becker 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.
- 2 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.
- 3 Gigi Santoro Properties is not affiliated with Gain Federal Credit Union and is a separate entity.

MARK YOUR CALENDAR

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

Independence Day	Friday, July 4
Labor Day	Monday, September 1

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
BankingSM

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