

Gain BETTER BANKING

Gain Federal Credit Union

WINTER 2022

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THE **FUEL YOUR SAVINGS** WORLD TOUR



1.49%
APR*
Up to 6 Years

Get the band back together and hit the road, because we've got great Auto Loan rates to the tune of APRs* as low as 1.49% for up to 6 years.

Even better, you can shred with No Payments for 90 Days.** That's enough time to blow the top off of every arena on the West Coast!

To Know More, visit GainFCU.com/Auto-Loans.

* APR = Annual Percentage Rate. This is a promotional rate which is good through 03/31/2022. Promotional rate applies to loans which are new to GainFCU. Refinances of existing Gain FCU loans are not eligible for this rate. Monthly payments at 1.49% APR for a 72-month term are estimated at \$14.53 per \$1,000 borrowed. All rates subject to change without prior notice. Not all applicants will qualify. See Credit Union for details.

** Available for vehicles 2017 and newer. Offer not available for first time buyers or JumpStart Auto Loans. Interest will accrue during 90-day period. Other financing options are available.

Get Up To 20,000 Bonus Points!*

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

Not only will you get rewarded with one, 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/Platinum-Rewards.**

*Bonus Points - Earn 1 bonus point per dollar transferred on qualifying balance transfers up to \$20,000. 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. Maximum bonus points awarded per member is 20,000 points. Combining multiple cardholder purchases/transfers and Bonus Points is not permitted.

**Earn 1 point (points are also referred to as "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.

***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.

independent advantage®

THE BETTER BANKING CLASS FOR TEENS IS BACK FOR 2022.

Independent Advantage gives your teens the knowledge and skills to better understand the complicated world of financial matters. This is no out-of-the-box program or fly-by-night app. This is a hands-on class with dedicated instructors and a comprehensive financial curriculum to prepare your teen for banking in the real world.

Your student will work with our financial professionals to learn about checking accounts, electronic financial systems, budgeting, the world of credit, and more.

They'll come home with real-world financial tools:

- Checks
- A debit card
- An online banking account
- A credit card (restrictions apply)
- And even ways to avoid financial fraud

They'll be empowered with the actual tools they'll need as they mature towards financial life as an adult.



Jasmine Dixon



Laurie Krattiger



Meet Our New Program Coordinators!

We're happy to introduce our two dedicated Independent Advantage Program Coordinators, Jasmine Dixon and Laurie Krattiger. There's no one better suited to introduce your student to the world of finance!



Visit GainFCU.com/Independent-Advantage or scan the QR code for the complete 2022 schedule.

(818) 846-1710

Look Who We've Gain(ed)



Ed Plata, Real Estate Lending Manager

Ed joined Gain Federal Credit Union in November 2021, bringing with him over 25 years of mortgage experience in management and sales. Most recently, he held the role of AVP, Real Estate with CBC Federal Credit Union, managing Real Estate and Loan Servicing.

Ed attended the University of California in Riverside and received his bachelor's degree in Business Administration. In his spare time, he enjoys traveling and spending time with his wife Torrie and their three boys.



The Home of Great Rates

For a limited time only, we're offering **a discount of 0.25% on select mortgage rates!** Any new purchase or any mortgage you transfer from another lender is eligible! That's right, no matter what our rate may be when you apply, we'll drop it by a quarter-percent if you qualify. The terms available for this discount include:

- 30-Year Fixed Conforming
- 30-Year Fixed High Balance
- 20-Year Fixed Conforming

So put our new Real Estate Lending Manager (you met him up above) to the test, and **make Ed's phone ring!** He is ready to make you a deal. Just call (818) 846-1710, visit a branch, or apply online at [GainFCU.com/Mortgages](https://www.GainFCU.com/Mortgages).



Se habla español
NMLS #954729

* Promotional discount applies to loans which are new to GainFCU. Refinances of existing Gain FCU loans are not eligible for this promotion. Discount offer may end at any time. 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. Loans available in Arizona, California, Colorado, Idaho, Nevada, Oregon, Utah, and Washington. No prepayment penalty. Mortgages are processed by Gain Federal Credit Union NMLS #407810.

www.GainFCU.com

OMG. Wait 'til the neighbor sees what you're doing.



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.

* 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.

** 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.

Make GAINS with Experian Boost™

We're pleased to announce that Gain is now partnered with Experian Boost™. That means **our members can raise their FICO® Scores* instantly by connecting their Gain checking accounts** to Experian's popular tool. Don't just take John Cena and his purple cow's word for it; try it for yourself!!

To get started, visit GainFCU.com/Experian-Boost.

* Credit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn more at <https://www.experian.com/consumer-products/score-boost.html>.

Average users who received a boost improved their FICO® Score 8 based on Experian Data by 13 points. Some may not see improved scores or approval odds. Not all lenders use credit information impacted by Experian Boost™.

You'll enjoy features like:

- Get credit for bills like your phone, utilities, and popular streaming services—free, with Experian Boost™
- Access your free Experian credit report & FICO® Score*
- Includes Experian credit monitoring and alerts

experian. | Boost.



It's time to Gain Better Banking.

Annual Meeting and Elections

To provide a more democratic election process of the Credit Union's Board of Directors, the election of the Board is conducted by mail whenever there is more than one nominee for any Board position. If there is only one nominee for each open position, an election will not be conducted by ballot.

Nominees to fill the two seats up for reelection for three-year terms are incumbents John Ostly and Joe Tersigni.

Nominations for Board positions may also be made through a petition signed by 1% of the members of this Credit Union (205 eligible voting members). To be considered, nominations by petition must be received at the Credit Union c/o Chair Kim Freed, no later than Friday, March 18, 2022. You may come to the Credit Union office to pick up an official petition or call to have one mailed to you.

– Joe Tersigni, Secretary, Board of Directors

SAVE THE DATE: Annual Meeting, April 27, 2022 | 6:00 pm



JOHN OSTLY

A southern California native, John graduated from Loyola High School and attended Loyola University before transferring to Cal State University, Los Angeles where he received a degree in Geology.

John started working for the City of Burbank in 1969 in the Engineering division of Burbank Water and Power, as a field engineer performing surveying duties for the Public Service Department. He was promoted to Field Services Manager in 1989, a position he held until his retirement in 2001. He is a licensed professional land surveyor in the State of California and currently operates his own surveying business in the Southern California area.

Shortly after starting with the City, John joined the Credit Union and was appointed as a volunteer on the Credit Committee in 1978. He was elected to the Board of Directors in 1980, where he has continued to serve the membership for the past 43 years. Being a member of the Board continues to be a rewarding and challenging commitment.

John lives in Burbank with his wife, Barbara, a cat, a California desert tortoise, and a horse who boards in the Glendale Rancho. His daughter, Mary, and grandchildren, Deanna, Skylar, and Dominic, currently reside in Northridge. His son Thomas and grandson Maxwell live in San Francisco.



JOE TERSIGNI

Joe Tersigni has been a member of the Credit Union for 60+ years and a volunteer at the Credit Union for 15+ years. He was appointed to the Committee of Credit Union Volunteers 15+ years ago, served on the Supervisory Committee for 1 year, and was appointed to the Board in June 2008.

Joe was born and raised in Burbank, graduated Burbank High School, graduated Los Angeles Valley College, completed a telecommunications certificate program with Golden Gate University, OSHA EH&S training at University of California San Diego, Texas A&M, and University of Texas, and has also attained STS & PMP credentials through PMI, BCSP, and Six Sigma Green Belt at AT&T. Joe has been working for AT&T for 40+ years. His current position is a Sr. Program/Project manager in the AT&T Global Services organization.

Joe and his wife Julie have two children and one grandson. His son Michael and daughter Melissa both graduated from Cal State Northridge.

Paying for Long-Term Care

Long-term care is a topic that's uncomfortable from every angle. The prospect of needing such care is unappealing and paying for long-term care can be financially devastating. About 50% of people will need to pay for long-term care in their lifetime, which is basically a coin flip.

Besides Medicaid, most people have four choices for their care payment options:

1. **Self-Insure:** Set aside a lump sum for long-term needs.
2. **Long-Term Care Insurance:** These policies have the lowest starting premiums, but those premiums vary over time.
3. **Life Insurance with Long-Term Care Rider:** Ensures that you or your heirs will be paid benefits.

Need help deciding which option is best for you? Then come in and see us at the branch or make an appointment by visiting GainFCU.com/Investment-Services. We can go over your individual circumstances and give you recommendations to fit your personal situation.



Bryan Hall **Shelby Rothman**



HALL, HODGES & ASSOCIATES
family financial solutions

* 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.

MARK YOUR CALENDAR

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

Martin Luther King Day* Monday, January 17
Presidents' Day Monday, February 21

*Call Center available.

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 is 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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