

# Gain BETTER BANKING

Gain Federal Credit Union

WINTER 2023

**inside:** *Get Ready San Fernando | The Better Banking Podcast | Independent Advantage | Dividend Rates Going Up Benefits Plus\* | Gain Platinum Rewards Mastercard® | Shred Day | Do You Know Your Credit Score?*



Gain  
IS COMING TO  
THE CITY OF  
SAN FERNANDO



SPRING  
2023

# GET READY CITY OF SAN FERNANDO; BETTER BANKING IS COMING TO TOWN!

We know you've missed us in the North Valley, and we've missed you too. But we've got great news! Gain is gaining ground and coming to the City of San Fernando in Spring 2023.

**We're looking forward to serving you at our new branch soon. This will be a full-service branch with an ATM, meaning anything you can do at our Burbank branch will be possible at our San Fernando branch as well.**

The exact location is secret for now, but we'll give you a hint. It'll be easily accessible by trolley!

We'll release more details as we approach our branch opening, so stay tuned. You won't want to miss out on the events, goodies, and special offers we've got in store.

Keep tabs on our branch rollout including the date of the Grand Opening at [GainFCU.com/San-Fernando](https://GainFCU.com/San-Fernando).



## *the* **BETTER BANKING** *Podcast*

### Season One of The Better Banking Podcast is out, did you tune in?

If not, you can still find an archive of every episode in your favorite podcast app or by visiting [TheBetterBankingPodcast.com](https://TheBetterBankingPodcast.com). We've covered a wide range of financial topics, including:

- How to avoid financial fraud
- How to improve your credit score
- How to get the best auto loan
- How to protect your auto loan
- How the pandemic affected branch operations
- How to use our car buying service, Auto Expert
- How Gain partners with community organizations
- How Gain teaches financial literacy to teens



Is there something we missed?  
What would you like to hear about in Season Two?

Email us and let us know or send us your feedback on Season One to [podcast@gainfcu.com](mailto:podcast@gainfcu.com)!

(818) 846-1710



# independent advantage®

## THE 2023 INDEPENDENT ADVANTAGE SCHEDULE IS HERE



### The Better Banking Class for Teens



Independent Advantage is a fun and relaxed (but very educational) program to introduce teens to modern financial skills. These skills are rarely taught in schools, even though they are critical to well-rounded adult life.

The best part for parents is that these classes come at no cost to you. That's right, Independent Advantage is absolutely free!

And the best part for students? We serve dinner with every in-person session.

We send students home with full bellies and real-world financial tools:

- Checking and Savings Accounts
- A Mastercard® debit card
- Access to Online & Mobile Banking
- A Classic Mastercard® credit card (restrictions apply)
- And even eligibility for our Gaining Ground Scholarships and Gain internships

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

Unable to attend in person? We offer virtual sessions as well!

View the full 2023 schedule and sign up today at [GainFCU.com/Independent-Advantage](https://www.GainFCU.com/Independent-Advantage).



### OUR DIVIDEND RATES KEEP ON ROLLIN' (UP)

Like the relentless churn of a steam engine locomotive (or a particularly aggressive trolley), our dividend rates keep charging forward.

Once again, we've raised the dividend rates on ALL of our certificate and money market accounts.\* We've also restructured our certificate offerings for your convenience, laying down the tracks to great savings returns.

More change could be on the way, in either direction. With that in mind, the best way to stay informed of changing rates is to use our Rate Alerts. Just visit [GainFCU.com/Rates](https://www.GainFCU.com/Rates) and click the envelope in the "Alert Me" column. You'll get emails when rates change!

\* Dividend rates on savings, money market, and checking accounts are variable and may change after the account is opened. Dividend rates are subject to change without prior notice.

[www.GainFCU.com](https://www.GainFCU.com)

# YOU SHOULDN'T HAVE TO PAY FULL PRICE

## BENEFITS Plus

### Save with Benefits Plus®

Make 2023 the year you stop paying full price. Benefits Plus is a comprehensive savings program that's available to Gain Members.

Here are just a few of the ways Benefits Plus helps you save:

- 10% Off at Handy Market
- 50% Cash Back Matching with Rakuten
- Discounts on Tickets and Entertainment
- Discounted Gift Cards to Popular Merchants
- Seasonal Special Offers

To find the full list, sign up today at [GainFCU.com/Benefits-Plus!](https://GainFCU.com/Benefits-Plus!)

And the best part is, if you have a Gain Checking Account and use our Platinum Rewards Mastercard (discussed below), Benefits Plus is **COMPLIMENTARY!**\*



# EVEN IF YOU DO PAY FULL PRICE... GET CASH BACK

Benefits Plus has a discount for almost everything, but even when they don't, you can still save when you use the Gain Platinum Rewards Mastercard®. Leave those other cards in your wallet and take out the Gain Platinum Rewards card to get **1% Cash Back Rewards on purchases and 2% Cash Back Rewards on gas and grocery purchases.\*\***

Know More benefits at [GainFCU.com/Platinum](https://GainFCU.com/Platinum).

\* Membership in the Benefits Plus® program will cost \$5.00 per month with your Gain Checking Account. If you don't have a checking account, your monthly fee will be \$10.00. Members who make at least one purchase each month with their Platinum Rewards Mastercard will have their monthly Benefits Plus® fee waived up to a maximum of \$5.00.  
\*\* 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.

# SKIP THE STRESS

At the start of a New Year, it seems like everyone is busy all the time! Don't let your finances add to the stress! Shed the financial strain and free up extra dough by skipping your loan payment. **Skip-A-Pay\*** from Gain FCU gives you that extra cash – whenever you need it. Skip any qualified loan payment(s) for a \$25 fee per loan.

- Login to Online Banking and click on Skip-A-Pay in the left column
- Find Skip-A-Pay in Mobile Banking under the Credit Score & More menu
- Ask one of our friendly representatives in the branch or by calling (818) 846-1710

Know More at [GainFCU.com/Skip-A-Pay](https://GainFCU.com/Skip-A-Pay).

\* Certain restrictions apply. Real Estate loans, loans less than six months old, and delinquent loans are not eligible. See Credit Union for complete details.



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 three seats up for reelection for three-year terms are incumbents Kim Freed, Peggy Peters and Jess Talamantes.

Nominations for Board positions may also be made through a petition signed by 1% of the members of this Credit Union (209 eligible voting members). To be considered, nominations by petition must be received at the Credit Union c/o Secretary Joe Tersigni, no later than Friday, March 17, 2023. 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



**Kim Freed**

A southern California native, Kim graduated from John Burroughs High School and received her Bachelor's degree from California State University, Northridge.

Kim started working for the City of Burbank in 1991 in the Parks and Recreation Department, as a work trainee. She is currently a Recreation Supervisor overseeing the Joslyn Adult Center and Burbank Volunteer Programs.

Kim was appointed as a volunteer on the Committee of Credit Union of Volunteers in 2001. She was appointed to the Supervisory Committee in 2006 and appointed to the Board of Directors in 2012. She is very honored to be able to serve the Credit Union membership and her community. Along with volunteering for Gain, Kim also volunteers with Operation Gratitude and the Volunteers of the Burbank Animal Shelter.



**Peggy Peters**

Peggy Peters is a life-long Burbank resident and a John Burroughs High School graduate. She retired from the Burbank Police Department in 2011, as the Executive Assistant to the Police Chief, after 38 years of service.

Peggy has been a member of the Credit Union for over 49 years and has served as a Credit Union volunteer since 1998. In 2001, she was appointed to the Board of Directors, and during her tenure, has served as Board Secretary, Treasurer, Vice Chair, and Chair.

In addition to her volunteer hours, Peggy enjoys spending time with her family, daughter Heather, son-in-law Phil, and grandchildren Liam, age 11, Marlowe, age 9, and Anders, age 4.



**Jess Talamantes**

Jess graduated from John Burroughs High School and went on to earn a Bachelor of Science degree from California State University at Los Angeles. In 1974, Jess began working for the City of Burbank in the Personnel Department and joined the Fire Department in 1975. He retired in 2007 after 33 ½ years as a City employee. Mr. Talamantes was elected to the Burbank City Council in 2009 and served as the Centennial Mayor in 2011 in his first of three terms as the Mayor of the City of Burbank.

After serving 13 ½ years on the Burbank City Council, his many committee assignments, and representing Burbank on multiple state councils, Jess, along with his family, decided not to seek a 4<sup>th</sup> term on City Council.

Mr. Talamantes has served as a Credit Union Volunteer for over 37 years; 6 on the Credit Committee and the past 31 years on the Board of Directors of which 5 years were as Chair.

Jess dedicates time to his family and he and his wife Sandy enjoy traveling. He is a proud Papa to Lana, Shane, Lilah, Dylan, and baby Reagan.

# DO YOU KNOW YOUR CREDIT SCORE? "YOUR CREDIT SCORE" DOES!

## SHRED DAY 2023

Ready for the 2023 tax season? No?

Ready to destroy those sensitive documents that come along with tax season (and more)? Yes?

Then you're ready to get shreddy.

Like our previous events, this will be contactless and drive-thru!

Save the date:  
**Saturday, April 15**  
**9:00 am – Noon**  
(or until trucks are full)

For full details, visit  
[GainFCU.com/Shred-Day-Spring-2023](https://GainFCU.com/Shred-Day-Spring-2023).



### MONITOR (AND IMPROVE) YOUR CREDIT SCORE WITH GAIN'S ONLINE & MOBILE BANKING

Everywhere you look these days, someone's talking about credit scores. These ubiquitous but mysterious scores are becoming a larger factor in day-to-day life, even when you're not pursuing credit! They can be hard to wrangle, but for Gain Members, keeping track of your score is easy with "Your Credit Score".

You get your latest credit score, an understanding of key factors that impact the score, and can see the most up-to-date offers that can help reduce your interest costs. With this program, you always know where you stand with your credit and how Gain can help save you money.

Know More and sign up to see your score at  
[GainFCU.com/Your-Credit-Score!](https://GainFCU.com/Your-Credit-Score)

#### MARK YOUR CALENDAR

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

<b>New Year's Day</b>	Monday, January 2
<b>Martin Luther King Jr. Day</b>	Monday, January 16
<b>Presidents' Day</b>	Monday, February 20

#### BRANCH LOCATION & HOURS

##### Burbank Branch

1800 West Magnolia Boulevard  
Burbank, CA 91506

Monday - Thursday	9:00 am - 5:00 pm
Friday	9:00 am - 6:00 pm

##### San Fernando Branch (Coming Soon)

(818) 846-1710 (800) 622-3328

(818) 846-5096 Fax

[GainFCU.com](https://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

#### JOIN THE CONVERSATION

-  [facebook.com/GainCreditUnion](https://facebook.com/GainCreditUnion)
-  @gainfcu
-  @gainfcu

**Gain**  
Better  
Banking®



Gain FCU NMLS #407810  
Insured by NCUA