

HAPPY Birthday TO Gain Better Banking®

CELEBRATING



YEARS

WE'RE 85 IN '25!

What began in 1940 as a small but energetic enterprise serving City of Burbank employees, has become a robust resource for more than 20,000 Members. Today, we are a \$400 million financial institution with more than 80 team members. Gain Federal Credit Union serves Southern California and beyond with a permanent commitment to Better Banking.



Skip a Loan Payment Like It's Your Birthday

What's better than spending too much money on a birthday gift? It's spending a lot less money on a loan payment. Our Skip-A-Pay offering makes that birthday wish come true for just \$25. You can do it once a year on every eligible loan* that you have, and you don't even have to wait for your birthday.

**ONLY
\$25!**

Know More and start skipping at GainFCU.com/Skip-A-Pay.

* Real Estate loans are not eligible. Entering into the Skip-A-Pay agreement extends the term of the loan. FINANCE CHARGES will continue to accrue at the agreed rate on the unpaid balance. This means more interest will be paid over the life of the loan. The payment you make on your loan following the skipped payment will include interest due for both the skipped and current month. The regular payment schedule resumes after the skipped month. All other payment terms of the LoanLiner Credit and Security Agreement remain in full force and effect. Skipping a payment may negatively affect the amount of GAP insurance benefits. Refer to GAP insurance policy for details. Conditions apply, please see GainFCU.com/Skip-A-Pay for full details or contact us at (818) 846-1710. Only one Skip-A-Pay is allowed every 12 months per loan. Offer may end at any time.

THE ICING ON TOP

Loan Applications Are Now a Piece of Cake!

Moving forward, when you apply for a loan through Online & Mobile Banking, our new application process will automatically load important details (like your birthday). That shortens your application time so you can get back to the party.

You can apply for:

- Vehicle loans
- Credit Cards
- Personal Loans
- Home Equity Lines of Credit (HELOCs)
- Home Equity Loans
- ...and MORE!

Know More at GainFCU.com/Apply

CELEBRATE WITH A GAINING GROUND SCHOLARSHIP

The Gaining Ground Scholarship submission window opens on Monday, February 3, 2025.

To apply for a scholarship, a student must fall into one of the application categories:

Independent Advantage Graduates
Burbank Unified School District
Providence High School

Our non-profit partners: Burbank Housing Corporation and DIY Girls.

More information about Gaining Ground Scholarships as well as application paperwork can be found at GainFCU.com/Scholarship.

BUSD, Providence HS, Burbank Housing Corp & DIY Girls are not affiliated with Gain FCU and are separate entities.

Call us anytime! (818) 846-1710

BIRTHDAY BILLS® FOR BIRTHDAY THRILLS!



Since we're in a birthday mood, don't forget Birthday Bills! These commemorative cash gift books are available at our branches and are exclusive to our Members.

All padded currency books contain \$2 bills!

- 10 count\$22.00
- 25 count\$52.00
- 50 count\$102.00

Subject to new cash availability.

Know More at GainFCU.com/Fun-Funds

HAVE YOUR CAKE AND EAT IT TOO!

A Gain Platinum Rewards Mastercard® Gives the Gift of Cash Back Rewards.

This card should come wrapped with a bow! It's the one you want in your wallet, but more importantly, it's the one you want to take out and use! You earn Cash Back for every purchase you make, which is like giving yourself a birthday gift every day!

1.99% APR¹
Introductory Rate

4.99% APR
Introductory Rate on
Balance Transfers²

- ✓ 1% Cash Back Rewards on purchases³
- ✓ 2% Cash Back Rewards on gas and grocery purchases³
- ✓ Special Savings for Benefits Plus® Members
- ✓ NO Annual Fee
- ✓ NO Balance Transfer Fee
- ✓ NO Cash Advance Fee
- ✓ NO Foreign Transaction Fee
- ✓ Easy point redemption through Online & Mobile Banking

Apply today at GainFCU.com/Platinum

¹ APR = Annual Percentage Rate. The Platinum Rewards credit card is an adjustable rate card and the rate is subject to change without prior notice. Introductory APR is valid for a period of six (6) billing cycles. Introductory rate is for purchases only. When the discounted period expires, the APR on existing and subsequent balances will increase to the new non-discounted rate on the first day of the following billing cycle.

After that your APR will be 13.25% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. The APR for Cash Advances and Balance Transfers will be 13.25% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

The minimum credit limit is \$5,000 and the maximum is \$25,000. Maximum rate is 18.00% APR. Refer to the "Mastercard Application and Solicitation Disclosure" and the "Mastercard Agreement" for more information. No prepayment penalty. Certain restrictions apply. Subject to credit approval. Offer may end at any time.

² 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 following billing cycle.

³ 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, 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. Offer may end at any time.



EnJoy
FINANCIAL

FINANCIAL SEMINAR FROSTING

We love to spread knowledge and share experiences, and you don't even have to be a Member to attend, so bring your friends and family!

Presenter:

Shelby Rothman,
Founder EnJoy
Financial*, CFP®,
CPFA



Seminars:

- Thursday, January 23** Funding Long Term Care For All Income Levels
- Thursday, February 13** 10 Simple Investment Strategies
- Tuesday, March 11** Unlock Your Retirement Potential: Maximize Your Pension and 401k's Together
- Thursday, March 27** 5 Things Every Woman Should Know About Investing

These **FREE** presentations are held in the City Room of our Burbank branch from 6:00 pm - 7:00 pm PT

Register at GainFCU.com/Seminars

PLAN FOR THE BIRTHDAYS TO COME

Every birthday is a milestone and a reminder to plan ahead. When it comes to planning for retirement, the best time to start is always now.

Gain Federal Credit Union is proud to partner with EnJoy Financial* for Investment Services. They believe in the kind of retirement you probably dream about. Their experience and knowledge are focused on finding and then implementing the right strategies so clients can realize those retirement dreams.

If you want a skilled guide to advise you at every step of your journey toward retirement, EnJoy is available to help.

Know More at GainFCU.com/Investment-Services

* EnJoy Financial is a registered representative of Cambridge Investment Research Inc. 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 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.

It's time to Gain Better Banking.

An Annual Tradition



Laura Brownell
Secretary, Board of Directors

The election of our Credit Union's Board of Directors is conducted by mail when there's more than one nominee for any Board position. If there's a single candidate for each open seat, the election is not conducted by ballot. Nominees to fill the two seats currently up for reelection for a three-year term are Joe Tersigni and Paula Ohan.

Nominations for Board positions may also be made through a petition. It must be signed by 1% of the Members of this Credit Union (205 members). To be considered, nominations by petition must be received at the Credit Union c/o Vice Chair Peggy Peters, no later than Wednesday, March 19, 2025. An official petition is available at our office or call to have one mailed to you.



Joe Tersigni

Joe Tersigni has been a Member of our Credit Union for more than 60 years and a volunteer for over 15 years. He was appointed to the Committee of Credit Union Volunteers, served on the Supervisory Committee for one 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, 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 45+ years. His current position is a Sr. Program/Project manager in the AT&T Global Services organization.



Paula Ohan

Paula attended Burbank High School and is a proud Burbank Bulldog. She earned an associate of arts degree from Glendale Community College, and both a BS in business administration and a master's in public administration from Cal State University, Northridge.

Paula started working for the City of Burbank in the Parks and Recreation Department more than twenty years ago. She received multiple promotions and is currently a Senior Administrative Analyst in the Parks and Recreation Department. She manages the Olive Recreation Center and the Department's Administrative Office.

Paula has been a Member of the Credit Union since 1998, and was appointed to the Committee of Credit Union Volunteers in 2012. She joined the Supervisory Committee four years later and took her seat on the Board last year. She's grateful for the financial service she's received from the Credit Union and honored to serve the Credit Union membership.

Thank You

We want to thank John Ostly for his decades of dedication and service to the Credit Union. John became a Member in 1978 and was elected to the Board of Directors two years later. John, who lives in Burbank with his wife Barbara, a cat, and a tortoise, is planning to retire this year. It's been a privilege to have him as part of the Gain FCU family.



Members Only Invitation

Save the date:
Annual Member Meeting
April 23, 2025
6:00 pm PT

independent advantage®

FINANCIAL LITERACY GETS BAKED IN!

Independent Advantage will educate your teen on:

- Credit and how to use it wisely
- Credit scores and how to maintain them
- Short and long-term financial goals
- Budgeting
- Credit cards, debit cards, and electronic financial systems
- Financial record-keeping and checkbooks
- How to identify fraud and protect your accounts
- AND MUCH MORE!

We celebrate the gift of knowledge. The Independent Advantage program is a series of financial courses for high school students. In a relaxed and enjoyable environment, IA students learn the financial skills critical to a well-rounded adult life.

See the schedule and sign up today at IndependentAdvantage.org.



A SLICE OF MARKETING MAGIC

The Marketing Association of Credit Unions (MAC) is a national networking consortium for marketers in our industry. They hold an annual conference with an awards program every year. Among our four awards, The Better Banking Podcast and The Gain Federal Cinematic Universe (AKA our YouTube channel) received golds.

SPRINKLE IN SOME SHREDDING

Come to Our Spring Cleaning Shredding Party!

Join us for Shred Day at 1800 W. Magnolia Blvd. This is a Members Only event! Gain a little extra space. PAPER ONLY. No e-waste.

Save the date:

Saturday, April 12

9:00 am – 12:00 pm

(or until trucks are full)

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

MARK YOUR CALENDAR

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

New Year's Day	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
Presidents' Day	Monday, February 17

JOIN THE CONVERSATION

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

 [@gainfcu](https://twitter.com/gainfcu)

 [@gainfcu](https://www.instagram.com/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

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

Gain
Better
Banking®