

Important Dates

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

January 1, 2019..... New Year's Day

January 21, 2019..... Martin Luther King, Jr. Day

February 18, 2019..... Presidents' Day

Providing Strength and Soundness in Financial Services

Glendale Area Schools Credit Union Financial Information as of November 30, 2018:

Assets.....	\$355,977,603
Shares.....	\$304,065,063
Loans.....	\$52,775,256
Net Worth Ratio.....	14.83%

Where to borrow, where to save, period.

Main Phone: (818) 248-7425 • **Fax:** (818) 248-3486

Visit us on the worldwide web at www.gascu.org

Personal Account Link (PAL): (818) 249-0257

Main Office: 1800 Broadview Drive
Glendale, California 91208

Hours: Monday – Friday 9am – 5pm
Wednesdays open late till 6pm

Branch Office: Glendale Post Office – Downstairs
313 East Broadway
Glendale, California 91209

Hours: Monday – Friday 10am – 5pm

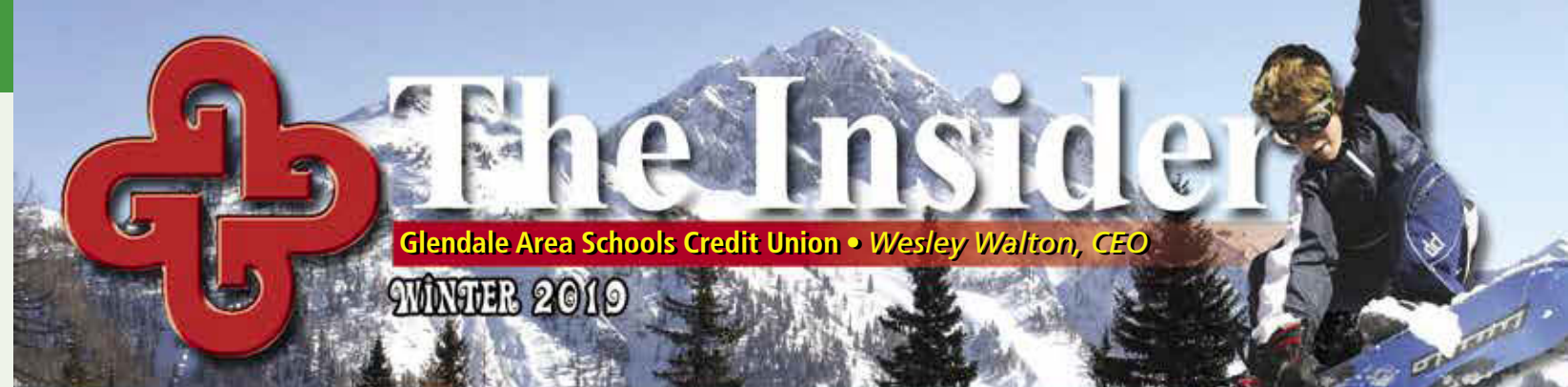
Note: Glendale Area Schools Credit Union reserves the right to make changes at any time without notice as a result of changes in policy, law or regulation. Call the Credit Union office for rates and terms. Dividends cannot be paid beyond earnings. Terms and conditions may apply.

The Insider is a quarterly publication of Glendale Area Schools CU.

Effective 01-2019



Must qualify for credit union membership.



NOMINATIONS COMMITTEE



Call for Nominations

If you are interested in volunteering to serve on our Board of Directors or Supervisory Committee, please contact our Nominations Committee by email at: NominationsCommittee@gascu.org
Deadline for expressing interest is January 21th, 2019.

FEE SCHEDULE UPDATE

Beginning in 2019 the credit union will be imposing an Excessive Withdrawal Fee of \$10.00 on all withdrawals/transfers over six for all non-transaction accounts. This fee would apply to Money Market and Savings Accounts. This fee would NOT apply to our Checking Accounts. Please see our website for the Fee Schedule and our Truth in Savings disclosures for details.



You're Invited To Attend Our 82nd Annual Meeting

We're celebrating 81 years of quality member service.

Wednesday, April 17, 2019

Wilson Middle School

1221 Monterey Road in Glendale

4:30 - Refreshments served in cafeteria

5:00 - Business Meeting & **"BIG SPIN"** to follow.

You must be present to win, so mark your calendar and plan to attend!
This invitation is extended to all GASCU members and their guests only.

Credit Union will close this day at 3:00 p.m.

No Ticket or Reservation Necessary

EXTREME MAKEOVER ONLINE BANK EDITION

Welcome to our NEW and IMPROVED Online Banking Platform!!

Start here:

Everybody will need to register as a "New User". For security reasons you will need to select a new username and password. So, go ahead and click on the New User link and sign up for our great online banking system. It's easy-to-use and has many outstanding features:

- ✦ See all of your accounts!!
- ✦ Bill Paying at your fingertips!
- ✦ Transfer to and from other financial institutions!
- ✦ Easily See Pending Items!
- ✦ Paying your bills is a Snap!
- ✦ Lock or Unlock your Credit or Debit card for additional security and peace of mind!

Everything is all under one easy to use roof!

And there is more to come. Over the coming months we will continue to enhance our online banking features. We will have a mobile app and transition to a better system to deposit your checks with your phone. Throughout 2019 your credit union will be working hard to improve systems to serve you better.

The old website will only be available until January 28th. Don't be caught in that last minute rush and become a 'New User' of our great new online banking system TODAY!

A MESSAGE FROM THE CEO



Shelter from the Storm

There is a lot of uncertainty in the markets these days. In December we experienced significant swings in the stock market and the bond market. Short-term interest rates are increasing and long-term interest rates are all over the board. There is significant talk about when the next recession will hit and what will be the cause. Trade? Housing? Mortgage Rates? Business Pullback?

One thing that you can count on is your credit union. We have significantly increased our rates on CDs and our High Yield Money Market accounts. We are committed to bringing competitive rates to our membership and will continue to provide you with an honest, secure and easy option for your investments. Amid these financial storms, we are your safe and secure harbor.

Monkeying Around

We have a little friend that will be here soon. You will see him hanging around the credit union and out and about in our community. His name is Sebastian. He is new to the area and he is here to help out with our social media marketing.

If you want to 'adopt' one of his many brothers and sisters, they will be available, but only to those who have nice things to say (on social media). They will be arriving soon. Stay tuned for more.

Sincerely,
Wesley Walton, CEO
Glendale Area Schools Federal Credit Union



You'll never buy a car any other way once you've spoken to our new Auto-Buying partner.



Phone 818.465.6111
www.drivewiseauto.com

At DriveWise Auto, it's not just about cars. It's about the world in which they're driven!

NEW • USED • PURCHASE • TRADE • ACCESSORIES

All Makes & Models • No Hassling or Pressure • Competitive Pricing • Expert, Unbiased Advice • Personalized Research • Concierge Service



Searching for a new or used car? Have you tried our amazing auto-buying partner?

So many of our members have had amazing experiences working through DriveWise Auto. For any make or model, new or used, they secure amazing pricing and make the process truly painless and easy! There's no need to run from dealer to dealer, to hassle through the pricing process, or even to compare cars on your own. DriveWise Auto does it all!

Member after member, we hear great things about the services provided by DriveWise Auto (www.drivewiseauto.com). In fact, their service is so great, they won the CV Weekly's Finest award for 2018. From start to finish, DriveWise Auto will hold your hand through the entire auto-buying process, including research, negotiations, trade-ins, the addition of aftermarket products, AND the delivery of the car.

Feel free to inquire with any of GASCU's member representatives for more information, or to reach out to our very own DriveWise Auto Senior Consultant, Sheila Soriano at 818.465.6111 or by email using sheilas@drivewiseauto.com.


Sebastian Says
HE'S NOT MONKEYING AROUND!

18-Mo IRA Certificate
3.00% APY*
Limited Time Offer


Meet Sebastian

Sebastian wants to see your money grow so he's given you this limited-time premium IRA certificate rate!

Stop on by today!

Recipe Chicken Marsala: 

- 1 cup all-purpose flour
- 1 teaspoon salt
- 1 teaspoon pepper
- 4 (5 to 6 ounce) boneless skinless chicken breasts, trimmed
- 2 table spoons olive oil
- 1/4 cup (1/2 stick) butter
- 8 ounces white mushrooms, sliced
- 2.5 ounces of pancetta, chopped
- 1 garlic clove, crushed
- 1 tablespoon tomato paste
- 1.5 cups sweet marsala
- 1.5 teaspoons fresh lemon juice
- 2 tablespoons minced fresh parsley



Preheat oven to 350 degrees. Mix the flour, salt and pepper together and the chicken, turning to coat well. Brown the chicken in a mixture of the olive oil and butter in a skillet. Remove to an 8x8 inch baking dish.

Saute the mushrooms in the olive oil in the skillet. Add to the chicken. Add the pancetta and garlic to the skillet and saute for several minutes. Stir in the tomato paste, wine, lemon juice and parsley. Pour over the chicken. Bake for 45 minutes or until the chicken is cooked through and tender. Enjoy.

Get Social With Us!

 Instagram: @glendaleareaschoolscreditunion

 Facebook: Glendale Area Schools Credit Union

RIDDLES

1. What room do ghosts avoid?

2. What runs around the whole yard without moving?

3. When you need me, you throw me away. But when you're done with me, you bring me back. What am I?

Answer key: 1. The living room 2. A fence 3. An anchor



1800 Broadview Drive, Glendale, CA 91208 • gascu.org • (818) 248-7425

*APY is Annual Percentage Yield. A penalty may be imposed for early withdrawals. Please refer to our website for further disclosures, such as the Truth-in-Savings disclosure for complete information on account terms and conditions. IRA shares are governed by the IRS rules and regulations for contributions and withdrawals. Rate is subject to change without notice. Promotion is expected to run till April 15th, but may end early at the credit union's discretion. Terms and conditions may apply.

 NMLS ID #536925

 AMERICAN SHARE INSURANCE

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.