

Important Dates

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

May 27, 2019..... Memorial Day

July 4, 2019..... Independence Day

Providing Strength and Soundness in Financial Services

Glendale Area Schools Credit Union
Financial Information as of January 2019:

Assets..... \$357,999,891
Shares..... \$304,707,439
Loans..... \$53,238,424
Net Worth Ratio..... 14.87%

Where to borrow, where to save, period.

Main Phone: (818) 248-7425

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 04-2019



Must qualify for credit union membership.



What's in a Name? We would like to hear from you!

We think that everybody should join a credit union and we don't want simple misunderstandings to be a barrier for people to join our credit union. Often people are confused by our name and do not realize that they can join. Many other credit unions have elected to change their name. We are considering a name change and would like to know what our current members think. Feel free to email us at: Name@gascu.org with your comments and suggestions.



You're Invited
To Attend Our 82nd Annual Meeting

We're celebrating 82 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



The Insider

Glendale Area Schools Credit Union • Wesley Walton, CEO

SPRING 2019

New & Used Auto Loans

"Sheila was excellent. She made every effort to find the car I wanted for the price I could afford. I love my car!" - Elvira



Rates as low as

2.49% APR*

When you purchase with Sheila from DriveWise

Buy with Sheila and get a **\$100 GAS GIFT CARD!**
Just mention this ad!

Sheila Soriano
Making it EASY!

Let Sheila help you buy that next car!

DRIVEWISE
AUTO

(818) 465-6111
sheilas@drivewiseauto.com

*APR—Annual Percentage Rate. 2.49% APR shown for up to 36 months, a 720+ FICO score, and purchased through Glendale Area Schools Credit Union's DriveWise agent. Actual rates may vary based on member's credit score and ability to pay. Rates subject to change without notice. Other rates and terms available. Terms and conditions may apply.
** Each vehicle purchased with Sheila by a GASCU member is eligible to receive a \$100 gas gift card. The gift cards will be distributed to all eligible members XXXXXXX.



For the best purchasing experience and lowest rates, take advantage of our **Auto Buying Program** with **DRIVEWISE! AUTO**

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE
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.

Must qualify for credit union membership.

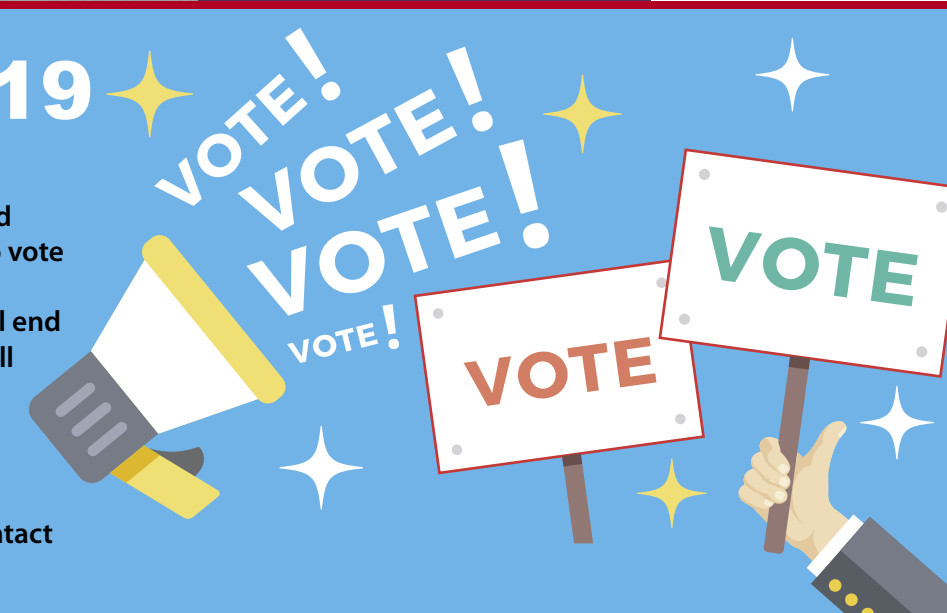
ELECTION 2019

MAKE YOUR VOICE HEARD!

The 2019 Election of Supervisory Committee and Directors is now underway. Members eligible to vote will receive an email or letter with their unique credentials to vote in this election. Balloting will end on Tuesday, April 16th at 5:00pm. The results will be announced at the Annual Meeting.

Beat the rush and vote today!

If you have any questions, please feel free to contact us at (818) 248-7425.



SHOP LOCAL WITH RAFFI

As your local financial institution, we believe in the idea of shopping with your friends and neighbors; better service from people you know and trust. Here is one of our members and his family business here in Montrose that Raffi highly recommends.



A Paris style café in Montrose? Why not?! This was all a dream inspired by Vasken's trip to Paris, France over 20 years ago. He started his journey by importing French baguette dough and distributing to bakeries and markets. He then saw the need for a bakery/café where people can enjoy fresh sandwiches and baked goods with a hint of Paris. A well-run family business that really makes you feel like you're sitting at a café in Paris, enjoying a baguette sandwich. Stop by for some unique European treats and friendly atmosphere!



A MESSAGE FROM THE CEO



Online Banking Success!

We have completed the successful conversion of our online banking platform and have experienced significant growth in members utilizing our bill pay product. Now that everything is under one log-in, we have more than tripled member enrollment.

But wait, there's more! We are rolling out our Mobile App. Since my smart phone has fingerprint recognition, I just simply launch our app and log-in with my thumbprint. Within seconds I can check balances, pay bills, transfer money, or deposit a check. Making it quick, easy and convenient.

Mortgage Lending

We have added many new products to our mortgage lending department. Now we can do VA and FHA Low Down Payment loans. We do Non-Owner Occupied and Out of State lending. Do you need to unlock the equity in your home? We have fixed seconds up to 180 months and low-cost Home Equity Lines of Credit (HELOCs). For all your lending needs, give us a call today!

Backward, Forward or Sideways

I read information about our economy and interest rates every day. There are a lot of mixed signals in the current economic environment. While things could shoot up or down, it feels like a lot of 2019 will be spent going sideways.

Sincerely,
Wesley Walton, CEO
Glendale Area Schools 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!

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

New Cars, Used Cars or Lease Buyouts



By now, you know that DriveWise Auto is our preferred Auto-Buying and Leasing Partner, and we have no shame in saying that if you or someone you know (member or not) is looking for a car, that Sheila with DriveWise Auto should be the first call that you or they make. Car after car, delivery after delivery, we only hear great things about our members' experiences and work with



Sheila. She'll find and locate any new or used vehicle you're looking for, do all the negotiations to ensure a competitive price, help you with the sale of your current car, and facilitate the delivery of the new one. You don't even have to go to the dealership. Sheila does all the work right here at the credit union, over the phone, or through email and will make the process easier and less stressful than you could possibly imagine! Just look how happy some of our members have been with their new cars and their choice to use DriveWise Auto. And, if you take advantage of our current rate promotion or mention this ad, you'll be rewarded with a \$100 gas gift card if you work with Sheila and take delivery of any new or used car. Looking for a new or used car? Start your search with Sheila at DriveWise Auto!

Summertime Savings Rate Increase!
Now get **5.00% APY** on your Summertime Savings account.
Summertime Savings for School Employees only working 10 or 11 month schedules to help save for summer months. Summertime Savings requires an electronic direct deposit between \$25-\$2,500 monthly.
No cash or checks deposit allowed.

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!

AMERICAN SHARE INSURANCE
YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
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Recipe

Spicy Shrimp and Green Peppers Skillet

- 2 tablespoons olive oil
- 1 pound (450g) raw shrimp, peeled and deveined
- ¼ teaspoon salt
- ½ teaspoon red pepper flakes
- 2 tablespoons Jerk seasoning
- 1 teaspoon cumin
- 1 onion, minced
- 1 green bell pepper, diced
- ¼ cup (60ml) chicken broth or vegetable broth
- Fresh thyme, for garnish (optional)



Directions:

- In a medium bowl, add shrimp and combine with Jerk seasoning and cumin. Allow marinating for 10 minutes while you prepare the other ingredients.
- Heat a large skillet over medium heat with a tablespoon of olive oil. Sear shrimp in the skillet (making sure it doesn't crowd) and cook on both sides for one minute.
- Add onion and red pepper flakes, season with a pinch of salt. Add green bell pepper and cook, stirring once or twice, on medium heat, about 3-4 minutes total, until shrimp is pink in color.
- Deglaze with ¼ cup chicken or vegetable broth and give a quick stir. Garnish with fresh thyme and enjoy immediately. You can also serve the shrimp and green peppers over rice, bulgur, or pasta. Enjoy!

Get Social With Us!



Instagram: @glendaleareaschoolscreditunion



Facebook: Glendale Area Schools Credit Union

RIDDLES

- What has 13 hearts but no organs?
- What is it that even the most careful person always overlooks?
- A one-seeded fruit I may be, but all of your calendars are full of me. What am I?
- What do you give to others but still try to keep?

Answer key: 1. A deck of cards 2. Their nose 3. Dates 4. A promise