

Important Dates

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

July 4, 2019Independence Day

September 2, 2019Labor Day

October 14, 2019Columbus Day

Providing Strength and Soundness in Financial Services

Glendale Area Schools Credit Union

Financial Information as of April 30, 2019:

Assets.....	\$368,082,193
Shares.....	\$313,644,781
Loans.....	\$129,455,676
Net Worth.....	\$53,939,736
Net Worth Ratio.....	14.65%

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

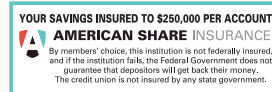
Branch Office: Glendale Post Office – Downstairs
313 East Broadway
Glendale, California 91209

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 07-2019



Must qualify for credit union membership.



Annual Meeting Results:

The following members were confirmed to be on the Supervisor Committee: Frank Virgallito and Scott Trulik.

The following members were elected to the Board of Directors: Robert (Bob) Ross, Mable Morse and Julie Boucher.

The Board is now comprised of: Janet Buhl, Chairperson, Julie Boucher, Vice-Chairperson, Mable Morse, Treasurer, Bob Ross, Secretary, & Directors Tom Sweeney, Jim Bates & Stuart Perlitsh.

The board and management would like to thank all who attended the annual meeting.

Reg D Message

For Money Market and Savings Accounts:

The following withdrawal limitation will take effect August 1, 2019: Per Regulation D, any preauthorized, automatic, electronic or telephone transfer from Savings or Money Market account will be limited to six per calendar month. Transfers in excess of 6 will be charged a \$10.00 Fee. There are no limits on the number of withdrawals initiated in person. For more information please stop by or visit our website and read the Truth in Savings Disclosure.

Real Estate Professionals Announcement

Are you a Real Estate Professional?

The credit union is seeking to partner with a member who is a real estate professional to provide discounted services to the membership.

So, if you are a member and a licensed agent or broker, please give Wesley Walton a call at (818) 248-7425 ext. 8113 or email him at wwalton@gascu.org.

The Insider

Glendale Area Schools Credit Union • Wesley Walton, CEO • Summer 2019

CV Weekly The Forecast 2018

THANK YOU FOR SHOPPING LOCAL

Shop Local with Jenna

Who doesn't want fun and fashionable designs at a great price? Laurie Jo Phillips of Laurie Jo Designs has been creating cute and whimsical pieces of clothing since 1985, after moving to Puerto Vallarta, Mexico and realizing she had a knack for art when she regularly sold pieces of her watercolor paintings to the locals there. Once she moved back home, she displayed her newly created prints at the Montrose Arts Festival and decided to launch her own store. Since 1988, she has been selling wholesale and online to our devoted community and is traveling the country to spread her artistry to others as well! Go check out her wonderful creations and say hi to her sweet and helpful sister Marsha, they'll always greet you with a smile. www.lauriejodesigns.com

laurie jo Designs

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

Must qualify for credit union membership.

NMLS ID #536925

MORTGAGE RATES

as low as **3.50%**
3.617% APR*

Rates for 7/1 ARM

Fixed rate for 7 Years

Loans up to \$2,000,000

Available for owner & non-owner occupied

Make Your Homeownership Dreams Come True!

Get started today!
(818) 248-7425

*Mortgage rates are valid as of March 1, 2019 and are subject to change without notice. Advertised APR is based on a set of loan assumptions that include a borrower with excellent credit (700 credit score or higher); your actual APR may differ depending on your credit history and loan characteristics. Accuracy is not guaranteed and products may not be available for your situation. ARM interest rates and payments are subject to increase after the initial fixed-rate period (7 years for a 7/1 ARM). Terms and conditions apply.

GLLENDALE AREA SCHOOLS CREDIT UNION
1800 Broadview Drive
Glendale, CA 91208

NMLS ID #536925

Let us save you UP TO 25% OFF of your current rate.

PLUS No payments for 90 days!

3.25% Min Rate
Current GASCU loans not eligible

Make six (or more) on-time payments with your current car loan

No change in housing or job (still employed)

No current Delinquency or active Bankruptcy

And DONE! Save 25% off of your interest rate & no payments for 90 days!

CALL US TODAY! (818) 248-7425

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

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

NMLS ID #536925

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MESSAGE FROM THE CEO



FRAUD ALERT

I was reading the police blotter and was shocked at the reported fraud that is happening out there. There are many variations, but the main elements are that people are sent a check to deposit into their account and then they are told to send money via wire, gift cards, or Western Union to the fraud perpetrator. This is done to people out of the blue and this has also been done to people who are looking for work and think they are a 'Mystery Shopper' or have been sent a check to 'get established' as an employee.

Never deposit money into your account 'on behalf' of somebody else! If you are unsure, let their check clear for a couple of weeks before you do anything with the money.

Don't pay anyone, anything for 'Winning' something! If you must pay anything, it is a scam.

My parents were informed recently that had won the Canadian Lottery. Of course, the fraudster wanted some nominal payment in return. If it sounds too good to be true, it probably is.

Never give up personal information over the phone or online! The credit union will NEVER ask you for your username/password to your online banking account. Only when you call us would we ask about information that helps us identify who you are. We never ask about passwords or PINs. Ever.

Fraudsters create a sense of urgency! If someone calls and demands money for any reason, pretending to be from the IRS or that a family relative is in trouble and needs cash, don't fall for it. If you truly owe the IRS, you will know because you will have received many, many letters about your tax situation. If some family member needs help, then enlist the help of some other family member or friend to deal personally with the issue. Nothing has to be done immediately nor over the phone. There are fraudsters, so please be careful out there.

Sincerely,
Wesley Walton, CEO
Glendale Area Schools Credit Union

Out with the old! In with the new!

Our new mobile app offers full integration with our website. You can do everything! Make transfers, Pay Bills! Even make a mobile deposit with your smart phone! Make sure you download the current app TODAY!!

OLD



GASCU 24/7 Check Deposit

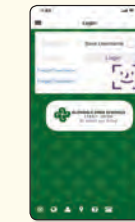
With GASCU 24/7 CHECK DEPOSIT™ you are now able to do your banking remotely by simply taking a picture of your check and uploading...

NEW

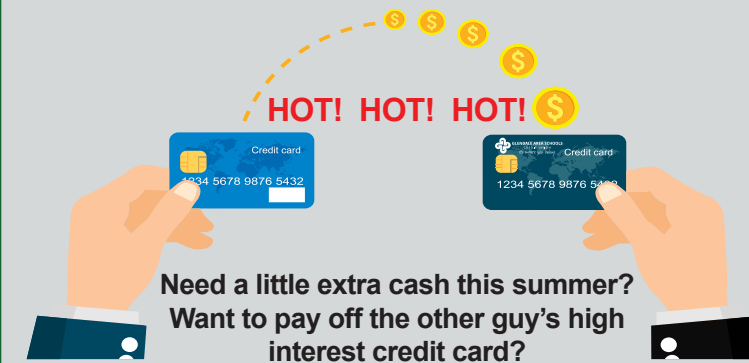


GASCU Mobile App

GASCU's Mobile Banking Application for the iPhone™ and iPad™ BANK 24/7 Login safe and secure with touch ID, manage your accounts,...



VISA Balance Transfer



Need a little extra cash this summer? Want to pay off the other guy's high interest credit card?

Use your GASCU Credit Card and do a **BALANCE TRANSFER!!**

NO Balance Transfer Fees* ever!

Always a 7% interest rate* on the Balance Transfer! For as long as it takes you to pay the transfer off. Not an intro rate. No limited time.

NO FEES!**

7% INTEREST RATE!**

How can you beat that!

*See website for full disclosures



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



Working with Sheila at DriveWise Auto was delightful! During my initial visit with her we discussed the type of car that I was interested in buying. I was amazed at how quickly she did the research and gave me the information I needed on several cars, including some options. Nevertheless, she found my dream car with all the features that I wanted in an SUV and at an affordable price. I love my car and feel good driving it! I was glad to know that Pasadena Humane Society received a donation because I chose DriveWise Auto.

This was the first time that I used this type of service in finding a car without the stress

and hassle of looking for a car on my own. I will definitely recommend Sheila at DriveWise Auto to friends and associates.

Dorothy Fields

For the best car buying experience, reach out to our very own DriveWise Auto Senior Consultant, Sheila Soriano at 818.465.6111 or by email using sheilas@drivewiseauto.com.



Recipe

Barbeque Ribs

- ¼ cup brown sugar
- 2 tablespoons chili powder
- Kosher salt and freshly ground black pepper
- 1 teaspoon dried oregano
- ½ teaspoon cayenne pepper
- ½ teaspoon garlic powder
- ½ teaspoon onion powder
- 2 racks baby back ribs
- 1 cup low-sodium chicken broth
- 2 tablespoons apple cider vinegar
- 1 cup barbeque sauce



Directions:

1. Combine the brown sugar, chili powder, 1 tablespoon salt, 1 tablespoon black pepper, the oregano, cayenne, garlic powder and onion powder in a small bowl and rub the mixture on both sides of the ribs. Cover and refrigerate 1 hour or overnight.
2. Preheat the oven to 250 degrees F. In a roasting pan, combine the broth and vinegar. Add the ribs to the pan. Cover with foil and tightly seal. Bake 2 hours. Remove the ribs from the pan and place them on a platter. Pour the liquid from the pan into a saucepan and bring to a boil. Lower the heat to a simmer and cook until reduced by half. Add the barbeque sauce.
3. Preheat an outdoor grill to medium high. Put the ribs on the grill and cook about 5 minutes on each side, until browned and slightly charred. Cut the ribs between the bones and toss them in a large bowl with the sauce. Serve hot.

Get Social With Us!



Instagram: @glendaleareaschoolscreditunion



Facebook: Glendale Area Schools Credit Union

RIDDLES

1

What belongs to you, but other people use it more than you?

2

What has six faces but does not wear makeup. It also has twenty-one eyes, but cannot see?

3

What two words can open doors for you for the rest of your life?

4

I can be cracked. I can be told. I can be played. I can be made. What am I?