

Important Dates

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

May 30, 2022..... Memorial Day

July 4, 2022..... Independence Day

Providing Strength and Soundness in Financial Services

Glendale Area Schools Credit Union Financial Information as of January 2022:

Assets.....	\$463,263,169
Shares.....	\$404,618,048
Loans.....	\$102,900,938
Net Worth.....	\$59,156,970
Net Worth Ratio.....	12.77%

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Main Phone: (818) 248-7425

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24/7 Phone Banking: (818) 249-0257

Bonus Rewards Redemption: (866) 690-4104

Main Office: 1800 Broadview Drive
Glendale, California 91208
Hours: Monday – Thursday 9am – 5pm
Friday 9am – 6pm

Branch Office: Glendale Post Office – Downstairs
313 East Broadway
Glendale, California 91205
Hours: Monday – Thursday 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 01-2022



Must qualify for credit union membership.



Glendale Area Schools Credit Union • Wesley Walton, CEO

SPRING 2022

DON'T PANIC!

We've got your back!



Consolidate debt into *one easy, lower payment!*

Up to
\$40,000
combined unsecured with the credit union

Rate as low as
6.50% APR*
with a FICO score of 720+

Up to
60 mo.
maximum repayment term



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Better Banking for Everyone!

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*APR=Annual Percentage Rate. 6.50% APR shown is for up to 60 months when over \$10,000 is borrowed and 720+ FICO score. Actual rates may vary based on member's credit score and ability to pay. No cash back to members. Credit union directly pays creditors. Closure letters to be sent on all accounts paid. 60 months max term. Savings on interest rates and monthly payments will vary by borrower. Terms and conditions apply. The credit union reserves the right to modify or eliminate the offer at any time for any reason. Please see web site for additional disclosures.



NMLS ID #536925

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 2022

MAKE YOUR VOICE HEARD!

The 2022 Election of Directors is now underway. Voting will be entirely online for this election. Balloting will end on Monday, April 25th at 5:00pm. The results will be announced at the Annual Meeting. **Beat the rush and vote today!**

Please see website for details.



85th Annual Meeting

The 85th Annual Meeting is scheduled for April 26, 2022
Virtual at <https://www.cuballot.com/gascu-meeting>
Meeting time is 5:30 pm

Please join us at the following link with your account number and the last four digits of the primary account holder's social security number. The link is: <https://www.cuballot.com/gascu-meeting>. Please note that there will be no nominations at the meeting.

Anush Haddadian our new Financial Advisor

GASCU is proud to announce our new Financial Advisor Anush Haddadian! She has a degree in Finance and over 22 years of experience helping members grow, preserve, and transfer their wealth. Anush's philosophy is to take time in getting to know the client, what's important to them, and what they value in their investments. Then, through a collaborative effort, Anush helps design and implement strategies to meet their needs.

Anush will be frequently conducting educational workshops for members about advanced planning strategies such as Income for Life, Estate Planning, Social Security benefit options, Trust, Life insurance and tax saving strategies for both individuals and businesses. Please join us in welcoming Anush to the GASCU family! You can meet her in person at the Montrose branch or give her a call at (818) 613-1858.



Sebastian Says HE'S NOT MONKEYING AROUND!



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

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*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 until April 15, 2022, but may end early at the credit union's discretion. Terms and conditions may apply.



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A MESSAGE FROM THE CEO



Out of the frying pan

The pandemic seems to be wrapping up. As of this writing, we have a path forward, living with the virus and transitioning to thinking of it as more of an endemic. While still concerning, it will not be greater than other life concerns.

Just when we were expecting a return to normal, life has other things in mind. Russian hostilities have thrown the world into conflict. I hope that our collective response in support of Ukraine will help resolve this war quickly. A lot of people will be on the losing end of this incursion.

It is good to see the various factions in the world line up behind Ukraine and support their efforts to keep self-determination. It will not be easy, but acquiring and maintaining things of value never are. We support their efforts.

What that means for us is a higher threat level and numerous fallouts from the war. Higher gas prices, inflation, continued supply chain disruptions, the toll on human life. War, like COVID, will leave scars that will last decades. But, we will collectively deal with this crisis and move on.

A time for renewal

Springtime reminds us of renewal. While we have traveled far from our agricultural roots, spring is still the season of rebirth and reminds us that there is a cycle of new beginnings. The Credit Union is starting a new chapter and we are excited to be on this journey. We are planting new ideas here at GASCU and we will be expecting them to bear fruit in due time. More to come.

Finally, I want to say how much I appreciate our staff during the last couple of years of COVID. They have done an outstanding job and remain loyal to your Credit Union's mission. We strive to be your trusted provider of low-cost financial services.

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.



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www.drivewiseauto.com

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



Since 2007, DriveWise Auto, our in-house auto-buying and leasing partner, has been creating experiences for our members and its clients that exceed the expectations they'd have of a more traditional experience.



Today, their challenge is greater, but their results are better! Yes, cars are tough to find! Yes, inventory levels are at an all-time low. Yes, inflation and the laws of supply and demand have had a drastic impact on vehicle pricing! But, DriveWise Auto takes all of the challenges we're all faced with today and leverages them to create transactions that are the best that they can be for today's environment. They're still able to find cars! They continue to secure pricing that's better (on average) than what people find on their own. They continue to work with a network of suppliers far beyond what the normal buyer/lessee might look to for sourcing. And, most importantly, they persist in making sure to provide an exemplary level of customer service where our member's needs come first in their work!

Are you looking for a car? Do you know someone who is? Let Sheila Soriano, our direct contact with DriveWise Auto, take the wheel and, despite today's environment, create the best auto-buying or leasing experience possible. Just look at their Yelp reviews! On an aside, if you or someone you know has a leased vehicle that they'd like to keep and own, DriveWise can help there too, making the process of a lease buyout easy and pain free!

Sheila can be reached at 818.465.6111 or by email at sheilas@drivewiseauto.com. She'd love to help, and even if you just need information or advice, she's an amazing resource!



Recipe

Garlic-Brown Sugar Chicken Thighs

INGREDIENTS

- 8 each bone-in, skin-on chicken thighs
- 1 pinch salt and ground black pepper to taste
- 3 tablespoons unsalted butter, divided
- 4 cloves garlic, minced
- ¼ cup packed brown sugar
- 1 tablespoon honey
- ½ teaspoon dried oregano
- ¼ teaspoon dried thyme
- ¼ teaspoon dried basil



Directions:

- Step 1- Preheat the oven to 400 degrees F (200 degrees C)
- Step 2- Season chicken thighs with salt and pepper
- Step 3- Melt 2 tablespoons butter in a large oven-proof skillet over medium-high heat. Add chicken, skin-side down, and sear until brown, 2 to 3 minutes per side. Remove chicken to a plate.
- Step 4- Melt remaining butter in a skillet. Add garlic; cook and stir until fragrant, 1 to 2 minutes. Remove from heat and stir in brown sugar, honey, oregano, thyme, and basil until well combined. Return chicken to skillet.
- Step 5- Bake in the preheated oven until chicken is no longer pink at the bone and juices run clear, 25 to 30 minutes. An instant-read thermometer inserted near the bone should read 165 degrees F (74 degrees C).

Get Social With Us!



Instagram: @glendaleareaschoolscreditunion



Facebook: Glendale Area Schools Credit Union

Giggles and Grins

1

How do trees feel in the Spring?

2

What did the bee say to the flower?

3

What lives in winter, dies in summer, and grows with it's roots upward?

1. Relieved. 2. Hello honey! 3. An icicle.



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\$100 GAS CARD + **No Payments**
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