



**Autumn 2017**

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## HOME EQUITY LINE OF CREDIT = SMART SOLUTION

Struggling under the weight of heavy expenditures, like home improvement projects, medical bills, tuition, or even a family wedding? A Home Equity Line of Credit loan might be just what you need.

Here's what makes our home equity loan such a smart way to pay off your big expenses:

- The potential for tax-deductible interest (consult a tax adviser)
- Low interest rates
- The ability to draw on a line of credit as needed, without having to reapply
- Personal service to help you match your goals with your budget

Why look elsewhere for a Home Equity Line of Credit when your credit union can get you the money you need, for less? Call Jaklin at Extension 320 for more information.

Rates as low as  
**3.750% APR\***

\*APR = Annual Percentage Rate. Rates valid as of October 1, 2017 and subject to change without prior notice. Loan rates are based on loan amount and applicant credit history. All loans are subject to Credit Union approval and lending policies. Not all applicants will qualify and some restrictions may apply, see Credit Union for complete details. Available in California only. Maximum loan amount is \$250,000. LTV up to 90%. Available on owner-occupied single family residence, 1-4 units and condominiums. Representative example assumes a loan amount of \$150,000 with a 3.750% APR. The monthly payment would be \$1,091.00.

### \$500 REFER-A-FRIEND WINNER ANNOUNCED



Refer a friend and get \$25 to spend. You could be our quarterly winner of \$500.

Congratulations to Austin W. our latest \$500 Refer-A-Friend winner.

See the rules and download the referral form on our website.  
[www.BurbankCity.org](http://www.BurbankCity.org)



**THANK YOU FOR VOTING US BEST CREDIT UNION FOR 2017!**





# Fit Mortgage

## THIS NEW NAME IS A PERFECT FIT!

### **Burbank City Mortgage Services is now Fit Mortgage**

In each case our goal is the same. We want to make sure you get the perfect mortgage. You could be a first time home buyer. You might qualify for an FHA or VA loan. Maybe your family is expanding and needs a bigger place. Maybe the nest is empty and it's time to downsize. What's better, a fixed rate or an adjustable one? How about an adjustable that only adjusts once every 5 years? We'll always make sure we find you the mortgage that meets your needs and budget; one that fits like a glove. So when we decided to change the name of our mortgages services, one seemed to be a perfect fit. Burbank City Mortgage Services is now Fit Mortgage!

We're happy to serve all of the members of Burbank City Federal Credit Union. Fit Mortgage also can serve non-members throughout California, so if you have family, friends or co-workers who are in the market to buy or refi, please send them our way!

We have home loans to **Fit** your needs:

- Fixed Rate Home Loans
- FHA & VA
- 5/1, 7/1, and 10/1 Adjustable Rate Mortgages
- 5/5 Adjustable Rate Mortgages
- Financing up to 97%
- Loan Amounts up to \$1 Million
- Owner Occupied, Second Homes and Investment Property
- Flexible Terms
- Fast Turnaround





# MEET THE FIT MORTGAGE TEAM.



## DORI GREGORY

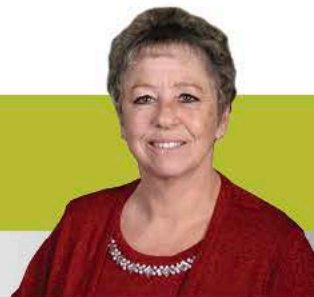
NMLS# 424406  
818.524.1678  
[Dori.Gregory@FitMortgage.com](mailto:Dori.Gregory@FitMortgage.com)

Dori has been in Real Estate Lending and the Credit Union industry for 12 years. She joined our mortgage team in 2016. Look for Dori out in the community as she spreads the word about all the benefits of Fit Mortgage.

Sharon joined our team in 2013 bringing more than 30 years of mortgage experience to the table. If you have a question about your home loan, Sharon has the answer!

## SHARON WILSON

NMLS# 745456  
818-524-1677  
[Sharon.Wilson@FitMortgage.com](mailto:Sharon.Wilson@FitMortgage.com)



## LISA DONALDSON

NMLS# 440214  
818-524-1679  
[Lisa.Donaldson@FitMortgage.com](mailto:Lisa.Donaldson@FitMortgage.com)

Lisa has worked in a variety of areas at the credit union since 2001, including member service and consumer lending. Now she brings her years of experience to the Fit Mortgage team!

Fit Mortgage NMLS #737320

(818) 524-1680 [www.FitMortgage.com](http://www.FitMortgage.com)





# FIT MORTGAGE GRAND OPENING WEEK!

Join Us  
October 9-13

## DAILY RAFFLE PRIZES:

- **Monday** - Toaster Oven
- **Tuesday** - Home Depot Gift Card
- **Wednesday** - Keurig Coffee Maker
- **Thursday** - Home Depot Gift Card
- **Friday** - Dinner & Movie

**GRAND PRIZE**  
FRIDAY, OCTOBER 13:

\$250 Gift Card

- Giveaways
- Tasty Treats
- Free Loan Appraisal\*
- Ask about Pre-Qualifying
- Talk to a Home Loan Expert

\* Restrictions apply. See Fit Mortgage for details.

Be the first to know. Like us on Facebook.



Follow us on Twitter



and Instagram







# Jingle Bills™

Everyone loves receiving Jingle Bills and Santa will have them ready for purchase in our Magnolia Branch on Monday, November 27, 2017.

Jingle Bills are real U.S. currency which are padded together and come with a festive gift folder. At just two dollars per pack (plus the cost of the currency), Jingle Bills make the ultimate stocking stuffer.

Available in \$1.00 & \$5.00 denominations:

- 10 count singles (\$1.00).....\$12.00
- 20 count singles (\$1.00).....\$22.00
- 10 count fives (\$5.00).....\$52.00
- 20 count fives (\$5.00).....\$102.00



Remember...when they're gone, they're gone!



## BENEFITS PLUS HOLIDAY

Stocking stuffers, or treat yourself... get 10% off gift cards.

Members with Burbank City's Benefits Plus® Checking account get 10% off the face value of some of the most sought-after retail and restaurant gift cards:

California Pizza Kitchen

HomeGoods

Macys

Olive Garden

DSW

Gap

Old Navy

iTunes

Outback

Starbucks

Barnes and Noble

Red Lobster

Vons/Pavilions

Cheesecake Factory

Amazon

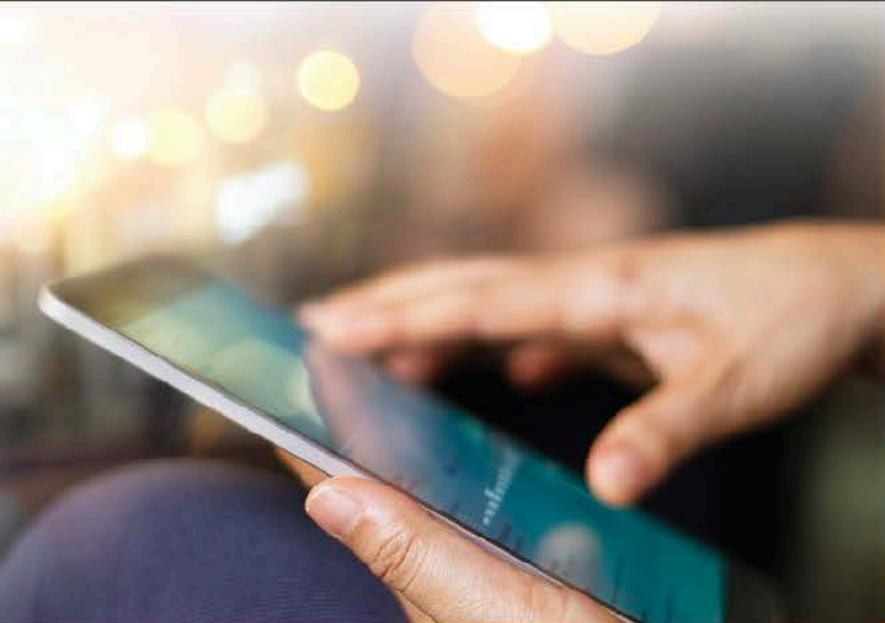
and many more...



Visit [www.BurbankCity.org](http://www.BurbankCity.org), click on the Benefits Plus® card and view the entire list of gift cards and discounts available.

Don't have Benefits Plus? Call us or stop by the branch to sign up and start saving.





## EARNING \$25 JUST GOT EASIER!

The Online Member Application makes joining quick and easy. So it's even faster for you and your friend to each get \$25 with our Refer-A-Friend program.

Simply tell your friends, family and co-workers to visit our website at [www.BurbankCity.org](http://www.BurbankCity.org), click on "Join" at the top right and click on the Online Membership Application. Make sure they select "Refer-A-Friend Program" under "How did you hear about us?" and enter your first and last name. It's that easy and you'll both be on your way to getting \$25.\*

\*For complete details and qualifications go to [www.BurbankCity.org](http://www.BurbankCity.org).

The Independent Advantage program is a series of financial classes available to teens between the ages of 15 - 18. Students learn about checking accounts, electronic account access, credit, and budgeting. Once students complete these classes, they receive a checking account with free checks, a MasterCard debit card, an option to apply for a credit card, and complete electronic access to their accounts. Classes are free ... students only need to have an open savings account with the Credit Union.

### November

sun	mon	tue	wed	thu	fri	sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

**Sign up today because sessions fill up fast!**

**Watch the website for 2018 Sessions**  
[www.IndependentAdvantage.org](http://www.IndependentAdvantage.org)

### MARK YOUR CALENDAR

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

<b>Veterans Day</b>	Friday, November 10
<b>Thanksgiving Day</b>	Thursday, November 23
<b>Day After Thanksgiving</b>	Friday, November 24
<b>Christmas Day</b>	Monday, December 25
<b>New Year's Day</b>	Monday, January 1

### DEPOSIT & INVESTMENT RATES

#### Savings

0.05% APY\* (min. \$100 balance)

#### Certificate & IRA Certificate

0.20% - 2.25% APY\*

#### Flexible & IRA Flexible Certificate

0.35% - 0.55% APY\*

#### Bump Certificate

0.55% - 1.00% APY\*

#### Money Market Account

0.15% - 0.30% APY\*

\*APY = Annual Percentage Yield. Rates valid as of October 1, 2017 and are subject to change without prior notice.



### CONSUMER LOAN RATES

**Vehicle loan rates** as low as:  
1.89% APR\*

*New and Used up to 35 months*

**RV / Boat loan rates** as low as:  
4.50% APR\*

*New and Used up to \$75,000*

\* APR = Annual Percentage Rate. Rates valid as of October 1, 2017 and are subject to change without prior notice and subject to Burbank City lending criteria. Your actual APR will be based on your individual qualifications. Some restrictions may apply. See Credit Union for full details.

(818) 846-1710 • (800) 622-3328

(818) 846-5096 Fax

[www.BurbankCity.org](http://www.BurbankCity.org)



### BRANCH LOCATIONS

#### Magnolia Branch

1800 West Magnolia Boulevard  
Burbank, CA 91506

**Monday - Thursday** • 9:00 am - 5:00 pm

**Friday** • 8:00 am - 6:00 pm

#### Cabrini Branch

9795 Cabrini Dr., Suite 203  
Burbank, CA 91504

**Monday - Friday** • 9:00 am - 5:00 pm

### CALL CENTER HOURS

**Monday - Thursday** • 9:00 am - 5:00 pm

**Friday** • 8:00 am - 6:00 pm

**Saturday** • 10:00 am - 2:00 pm

### JOIN THE CONVERSATION

[facebook.com/BurbankCity](https://facebook.com/BurbankCity)

[twitter.com/burbankcity](https://twitter.com/burbankcity)

[instagram.com/burbankcityfcu](https://instagram.com/burbankcityfcu)

### 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