

January 2019

Your Money



Make the Most of your Money in 2019

Using your money wisely and making the most of it is truly a talent.

Being smart with how we invest can even the playing field for some of us making less money than others. Half the battle is just understanding the differences in accounts and why you might choose to put money in one account type vs. another. Use the information below to become familiar with some of the Credit Union's savings products so you can start earning more.

Savings Accounts



- Lowest earning of savings options, but a place to park funds for a short time
- Move money in and out as needed (no penalties)
- Dividend rates can change (usually monthly)
- Federally insured

Money Market Accounts*



- Higher earnings than a regular savings account
- Earn more based on the amount you have on deposit (if you have more than \$2,500 on deposit, consider this account over a regular savings account)
- Move money in and out as needed (no penalties)**
- Dividend rates can change (usually monthly)
- Federally insured

Share Certificate Accounts



- Earns the highest dividends among all insured Credit Union products
- Great for additional funds you do not need access to for a period of time
- Must leave funds in for full term (terms can be 3, 6, 9, 12-60 months) to receive the dividend rate without penalty
- Guaranteed rate for the entire term
- Federally insured

Savings, Money Market and Share Certificate accounts can be opened through LBS Financial's Online Banking, at any branch, and even over the phone at 800.527.3328. Happy New Year and happy saving!

* Money Market is a Savings product at the Credit Union. There are also investment money market accounts available elsewhere in the marketplace that are uninsured and at the risk of the stock market.

** Money Market accounts are governed by Government Regulation D, limiting the number of certain types of withdrawals from your account each month.

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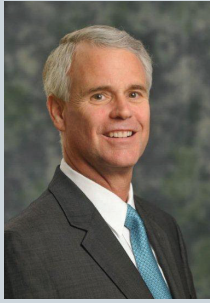
LBS Financial Donates Hundreds of Gifts to ChildNet

800.527.3328
562.598.9007
714.893.5111

lbsfcu.org



President's Message



Say goodbye to 2018 and hello to 2019! A New Year is a time for fresh starts and we hope you are considering ways to revamp your money management and make the most of your situation.

Don't forget that LBS Financial is here for you along the way to guide you through life's milestones and on the path to financial success.

Over the past year we had our own set of "fresh starts" including launching a brand new Online and Mobile Banking system, the addition of new easy-to-use online loan applications on our website, the ability to now offer replacement ATM and Debit Cards right at a branch (within minutes!), and the opening of our newest branch location at CSULB/Long Beach State. This month we are enhancing our eStatement offerings to enable you to access your tax forms electronically. In December we added some additional billing notices online and plan to continue adding new documents electronically over the next year.

We have so much more coming this year! We have offered savings accounts for kids for years, but now we have a new official Youth Account program with Youth Savings, Teen Savings, and Teen Checking accounts and special features and card limits on all accounts to help you manage these accounts with your kids. Helping you teach your kids about money early is one of our goals and we hope you find our new accounts are a great option for your kids or others in your family. Also coming in late 2019 will be a brand new website at lbsfcu.org.

Our January newsletter is focused on savings. We want you to make the most of the money you have with us. Picking the right account is important so that you earn the highest dividend rate possible based on your need. We hope you read the articles and find some good tips on choosing the right account for you.

We truly appreciate the trust you have in us and look forward to continuing to serve you in the years to come.

Happy New Year to you and your family!

Best Regards,

Jeffrey A. Napper
President & CEO

Start your Kids on the Path to Saving Early

In late January, LBS Financial will be introducing our new Youth Accounts.

Youth Savings (ages 0-12)



Savings earns dividends



Easily transfer funds between your accounts and your child's within Online and Mobile Banking



Free gift with account opening

Teen Savings (ages 13-17)



Savings earns dividends



Easily transfer funds between your accounts and your teen's within Online and Mobile Banking



ATM Card in teen's name with \$200 daily withdrawal limit

Teen Checking (ages 13-17)



No monthly fees/
totally free account



Access to the following great electronic services: Online Banking, Mobile Banking, Mobile Deposit, Bill Payment, Mobile Payments, over 30,000 Free CO-OP ATMs nationwide



Debit Card in teen's name with \$200 ATM withdrawal and \$200 Point of Sale limit

More information will be coming soon! We look forward to helping your children grow financially.

2019 Scholarships

Any Member of LBS Financial Credit Union, in good standing, and currently enrolled as a high school senior or at an accredited college in his/her freshman-junior year is eligible to apply for our \$1,000 LBS Financial scholarship and two exceptional students are selected each year as recipients.



To apply for our 2019 Member Scholarship, applicants may visit any branch office for an application or visit our website at lbsfcu.org and click on *About Us* (Scholarship Program) to download the full application. The application deadline is Friday, April 5, 2019, end of business day.

LBS Financial Volunteers at Alzheimer's Family Center

LBS Financial employees worked at the Alzheimer's Family Center in Huntington Beach on Tuesday, December 4th and Thursday, December 6th as part of the Credit Union's LBS CARES Program.

Volunteers helped to set-up their Holiday decorations on Tuesday and on Thursday, a second set of volunteers helped set-up, serve food, and assisted in cleaning up at their Caregivers and Patients Holiday party. A combined total of 15 Employee volunteers helped out in the two events.



New eTax Option

Sign up for eTaxes today and get your tax form(s) electronically! It's free, minimizes opportunities for identity theft, and access to your tax form is available to you days earlier than the U.S. Mail service.

Signing up is easy! If you already have access to Online or Mobile Banking, just login to your account; click on eDocuments from the left hand menu and then click on Enrollment. Switch from paper to electronic for your tax form, read and approve the disclosure and your sign up is complete! You will receive an email notification when your statement is ready.

Save on Amusement Park Tickets!

Purchase discounted tickets to local amusement parks as part of your LBS Financial Membership benefits. Save money while enjoying time with friends and family.

To purchase tickets to participating zoos/theme parks or for more information, visit lbsfcu.org/member-discounts.

Enjoy discounts to the following:



Save the Date - Annual Meeting!

Please Join Us!

Wednesday, March 6, 2019

Social Hour 3 p.m.

Business Meeting 4:00 p.m.

The Centre at Sycamore Plaza
5000 Clark Avenue, Lakewood, CA

Door prizes & refreshments

LBS Financial Donates Hundreds of Gifts to ChildNet

LBS Financial Credit Union employees donated hundreds of toys to ChildNet in Long Beach on December 12, 2018, as part of the Credit Union's annual holiday breakfast.

ChildNet provides foster care, adoption services, mental health and family support services in Long Beach and other local cities. ChildNet provided the donated gifts to needy families who were unable to provide gifts for their children during the holidays.



From left to right: Brett Lewis, Director of Development, ChildNet; Heather Summers, Senior VP Marketing, LBS Financial Credit Union; Kathy Hughes, President and CEO of ChildNet, and Jeff Napper, President and CEO, LBS Financial Credit Union.

Save Money on Your Mobile Service

Sign Up and become a Sprint customer to save money! As a Member of LBS Financial Credit Union, you can save on your mobile service through Sprint! Here's how the Sprint Credit Union Member Cash Rewards program works:



- Members get \$100 for every new line activated with Sprint, unlimited lines with Sprint*
- Current and new Sprint customers will get a \$100 loyalty reward every year for every line activated or transferred
- 25% off eligible accessories in Sprint stores

* Limited time offer

Office Hours & Locations

	MON	TUES	WED	THURS	FRI	SAT	SUN
Call Center Hours	8:30-7:00	8:30-7:00	8:30-7:00	8:30-7:00	8:30-7:00	8:30-5:00	Closed
Branches							
Bixby Knolls* 4436 Atlantic Ave Long Beach, CA 90807	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:00-2:00**	Closed
Cerritos 11239 183rd St Cerritos, CA 90703	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:00-2:00	Closed
East Long Beach* 4341 East 10th St Long Beach, CA 90804	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:00-2:00	Closed
Lakewood* 4916 Bellflower Blvd Lakewood, CA 90713	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:00-2:00	Closed
CSULB Campus 49er Bookstore 6049 East 7th Street, Long Beach, CA 90840	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	Closed	Closed**
Los Altos 6417 East Spring St Long Beach, CA 90808	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:30-6:00	9:00-2:00	Closed
Newport-Mesa 1401 Quail St, Ste. 130 Newport Beach, CA 92660	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	Closed	Closed

*Walk-up windows open Monday - Friday at 8:30 am. **Bixby walk-up window open on Saturdays (branch is closed).

** Campus branch closed during summer season and school breaks

Rates

As of January 1, 2019. All rates are subject to change without notice.

SAVINGS	Dividend Rate	APY
SHARE SAVINGS		
Average Daily Balance below \$100	0.10%	0.10%
Average Daily Balance \$100 or above	0.15%	0.15%
MONEY MARKET		
\$100,000 and above	0.75%	0.75%
\$50,000 to \$99,999	0.65%	0.65%
\$25,000 to \$49,999	0.55%	0.55%
\$2,500 to \$24,999	0.40%	0.40%
Below \$2,500	0.15%	0.15%
CLUB/SPECIAL SAVINGS	0.15%	0.15%

LOANS Rates Quoted as low as APR

SIGNATURE LOAN Unsecured*	11.65%	
AUTO, TRUCK, SUV (Up to 36 months)**	New	Used
100% Financing	2.49%***	3.00%
80% Financing	2.25%***	2.74%
BOATS/RVS—New or Used		
80% Financed up to 66 months/New**	6.75%	7.25%
MOTORCYCLES—New or Used		
100% Financing up to 48 months/New**	7.74%	8.25%

SHARE CERTIFICATES All Rates Quoted in Annual Percentage Yield (APY)

	BRONZE (\$2,500 min.)	SILVER (\$20,000 min.)	GOLD (\$50,000 min.)	JUMBO (Over \$90,000 min.)
6 month	1.50%	1.55%	1.60%	1.65%
12 month	2.00%	2.05%	2.10%	2.15%
24 month	2.35%	2.40%	2.45%	2.50%

Savings: The dividend rates and APY are anticipated and paid on the entire balance in the account. Fees or other conditions may reduce earnings on the account. Certificate terms available: 3,6,9,12,18,24,30,36,42,48,60 months. IRA: 6,12,18,24,30 months. Loans: Rates are quoted as the lowest rate available, in Annual Percentage Rate (APR).

*\$2.08 per \$1,000 borrowed. **Longer terms are available for these products. Rates and terms vary based on Member's credit history and amount financed. Rates and terms are subject to change at any time. Rates reflect a 25% discount for automatic transfer from an LBS Financial Checking or Savings account. ***Rates reflect a 25% discount for a new auto purchase from the Sunogate Auto Shopper. Contact the Credit Union for details. A loan at 2.49% APR for 36 months with a 20% down payment will have a monthly payment of \$28.88 per \$1,000 borrowed.

LBS Financial's Supervisory Committee

Encourages monthly account statement review to ensure accuracy. They also want to ensure that you are completely satisfied with LBS Financial Credit Union's service and encourages contact with them if an issue arises and is not resolved to your satisfaction. LBS Financial Credit Union Supervisory Committee, P.O. Box 4860, Long Beach, CA 90804

Your Money is published exclusively for Members of LBS Financial Credit Union. Email: info@lbsfcu.org

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