

April 2018

# Your Money



## Refer Friends or Family for a Chance to Win Big\*

Why not connect your friends and family to LBS Financial and help them on their path to success?

As a Member of LBS Financial, you know what it's like to have a financial institution that has your back with access to financial advice and outstanding overall value and savings in your day-to-day banking.

From now through June 30, 2018, refer a friend or family member to open a Checking account and you both get a chance to win \$250 each! We are drawing winners each month in pairs, so both the referrer and referee will win together.

### How it Works

- Refer friends or family to open a new Membership with a Checking account at LBS Financial Credit Union
- LBS Financial will draw a pair of names each month for the referee and referrer to win \$250 each
- The more referrals you make, the more chances you have of winning

### It's Easy!

Just complete the bottom part of the form on this Newsletter and give copies to friends or family upon opening an account with us. Additional forms can be printed from our website at [lbsfcu.org](http://lbsfcu.org) or picked up at any branch. No need for a form if you are opening your account online – just complete the information about who referred you within our online membership application (click on Join Us Now from [lbsfcu.org](http://lbsfcu.org)).

Thanks for your Membership and for sharing LBS Financial with your friends and family!

\*Contest runs from April 2, 2018 through June 30, 2018 and is subject to change without notice. Membership requirements apply. Checking account eligibility is subject to account verification. Members will be included in a random drawing to get a chance to win \$250 for referring a new Member to open a new Membership with a Checking account. Referred new Member will win \$250 if the person referring is drawn as the winner. To open a new Membership account, new Members must pay a one-time \$1 Membership fee and deposit \$5 into their Share Savings account. Checking accounts require a minimum opening deposit of \$20. One set of winners will be randomly chosen each month (referee and referred Member). Accounts must be open and in good standing. LBS Financial employees, volunteers, and family members are not eligible. Members will be responsible for all applicable taxes. Not valid with any other offers.



## Friend/Family Referral Slip

Current LBS Financial Member Information

Name .....

Phone Number .....

Email Address .....

Friend/Family New Member Referral

Name .....

Phone Number .....

Email Address .....

\*Promotion expires 6/30/18.

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There are times when you need an umbrella!

800.527.3328  
562.598.9007  
714.893.5111

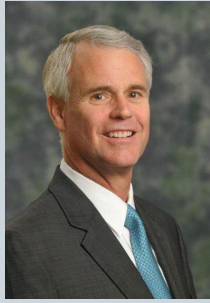
[lbsfcu.org](http://lbsfcu.org)



Together ahead

**LBS Financial**  
CREDIT UNION

# President's Message



It is an exciting time for LBS Financial Credit Union. We are working behind the scenes to enhance and launch new services, including the opening of a new branch inside of California State University, Long Beach's (CSULB) 49er Bookstore. As many of our longtime Members know, LBS Financial was originally Long Beach Schools Federal Credit Union (with many renditions of the name over the years). We were a credit union that primarily served Long Beach Unified School District, CSULB, Long Beach City College, ABC Unified School District, Bellflower Unified School District, and many other school districts and education-related groups. Over the years, LBS Financial expanded to serve employees of many area businesses and then in 2000, opened its doors to anyone who lives or works in many local cities and counties. While we are very excited to serve more of the community, our school and college employees will always be at the heart of our organization. Our new Long Beach State Campus Branch will be able to serve university employees, students, and any community members that live in the area that might be visiting the college. As an alumni of Long Beach State, I am personally thrilled to see this new small branch open, especially knowing the value we can provide to students as they prepare for the future.

Continuing to grow our Membership as our community grows is important. We have been around for over 82 years and continue to position ourselves to be here for your grandchildren and beyond. The improvements we are making to our technology (see page 3 regarding Online and Mobile Banking) are just some of the ways we can ensure we are relevant to existing and future Members. But it's also our Members like you that make our growth possible. The majority of all of our new Member growth comes from referrals, as in any business. We are already fortunate to have wonderful Members like you that make up this organization. By referring your friends and family you make it possible for us to connect with more people to make a positive difference in their financial lives. We hope our Friends and Family Referral Promotion is at least a reminder to share the Credit Union with others. You never know, maybe you could be a winner as well (see page 1 for details).

Every day, we are thankful to our Members and grateful for your continued support and trust in us. Thank you for allowing us the opportunity!

Best Regards,

Jeffrey A. Napper  
President & CEO

# Connect with Our Home Buying Experts

We can help you achieve your dream of owning your first or next home!

Buying a home can be daunting, whether it's your first home or you are back in the market after many years. LBS Financial offers FREE Home Buyer's Seminars so you can feel confident when you are ready to take that next step.

Also, receive a coupon for a free appraisal (\$350+) to be used on a purchase or refinanced home loan through LBS Financial, upon close of escrow!\*

Refreshments will be provided.

Select a date and location:

**Lakewood Branch**  
Wednesday, April 18, 2018  
6:30 p.m. - 7:30 p.m.

4916 Bellflower Blvd.  
Lakewood, CA 90713

**East Long Beach Branch**  
Wednesday, May 9, 2018  
6:30 p.m. - 7:30 p.m.

4341 East 10th Street  
Long Beach, CA 90804

**Cerritos Branch**  
Saturday, June 9, 2018  
10:00 a.m. - 11:00 a.m.

11239 183rd Street  
Cerritos, CA 90703

RSVP Today! Call 800.527.3328 extension 5282. We are here to support you in achieving your goal of becoming a homeowner.

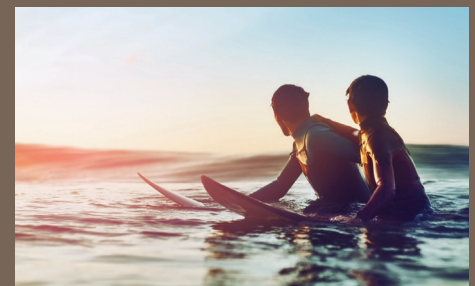
\* Offer may not be used to refinance an existing LBS Financial home loan. Free appraisal coupon cannot be combined with any other incentives or promotion on an LBS Financial home loan. Coupon good through October 1, 2018. Must be present and complete one-hour seminar to receive the free appraisal coupon.

# CSULB Branch is Now Open!

We've opened a new branch location!

The hours of operations are:\*

Monday	9 am to 5 pm
Tuesday	9 am to 5 pm
Wednesday	9 am to 5 pm
Thursday	9 am to 5 pm
Friday	9 am to 5 pm
Saturday	Closed
Sunday	Closed



The ATM is available during bookstore hours.

This location is cashless (cash can be withdrawn from the ATM), but all other services are available, including loans, making deposits, and opening new accounts. We look forward to serving the Long Beach State community. Go Beach!

\*Campus branch closed during summer session

# New Online and Mobile Banking Coming Soon!

LBS Financial is always looking for ways to make access to your account easy, fast, and a great experience.

As we announced in January, we are redesigning our Online and Mobile Banking in 2018 to enhance the way you access us online or on your phone. Both services will feature a new design, navigation, and functionality.



Features of our new Online and Mobile Banking will include:

- Account-to-account transfers between LBS Financial and other financial institutions
- Quick balance (mobile) without logging in
- Enhanced biometric authentication capabilities
- Change from Popmoney Person-to-Person Payments to PayPal
- Secure messaging
- Self-service password reset
- And more!

Stay tuned as we will be announcing a launch date soon!

## LBS Financial Volunteers at Annual Lakewood Run



Over 30 LBS Financial employees, friends, and family volunteered at the Lakewood Community Run on Saturday, March 3rd. Our team managed the water station near our Lakewood branch, handing out water to runners, and supported other volunteer efforts near the finish line.

This event directly supports the Soroptimist International of Lakewood/Long Beach and the Lakewood Sheriff's Station charity efforts.

## FROM OUR MEMBERS

*I am very thankful to the team from the Residential Lending department who handled my home loan process. Josie, Theresa, Madeline, and Judy worked diligently on my home loan. I am very appreciative of their thoughtful participation in this process. Obviously home loans require extensive and consistent communication – they responded to my many questions, emails and texts with clear information and they were very considerate and patient.*

– R. Crutchfield  
Member since January 2018

## Save on Theme Park and LB State Tickets!

Take advantage of your benefits as an LBS Financial Member! Purchase discounted tickets to local amusement parks and save money while enjoying time with friends and family. Also, support your local athletes and buy discounted tickets to Long Beach State Athletics (CSULB) games!

To purchase tickets to participating zoos/theme parks or for more information, visit [lbsfcu.org/member-discounts](http://lbsfcu.org/member-discounts) or click on our link in CU OnLine.

Enjoy discounts to the following:



# There are times when you need an umbrella!

An umbrella is an essential item on a rainy day, and there are times where we need one even here in Southern California. And when a financial rainy day hits, you can also reach for your umbrella - a personal umbrella insurance policy.

Homeowners insurance and auto insurance offer vital coverage, but each has its limits. Have you considered what you might do if an accident at your home or on the road left you liable for more than the coverage limits of your policies?

That's when you need an umbrella! Personal umbrella coverage will offer you added protection above the limits your other policies offer and can come in handy in response to an event that could be financially devastating.



**APOLLO**  
INSURANCE SERVICES

So why not invest in a little piece of mind? After all, you own your umbrella all year, but you only use it on rainy days. Have one ready, because there are times when we all need an umbrella.

Please give our valued partner, Apollo Insurance Services a call at 800.939.6633 option 2 for a free quote. You can also visit [www.apolloinsuranceservices.com/lbsfcu/umbrella.html](http://www.apolloinsuranceservices.com/lbsfcu/umbrella.html), fill out the form and they will contact you. Get your umbrella today - it could come in handy when you really need it.

## Save Money on Your Mobile Service



As a Member of LBS Financial Credit Union, you can save money on your mobile service through Sprint!

Here's how the Sprint Credit Union Member Cash Rewards program works:

- Members get a \$100 cash reward for every new line they activate with Sprint
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards
- Plus, participants get a \$50 loyalty cash reward every year, for every line

It's easy to sign up!

- 1 Become a Sprint customer and mention you are an LBS Financial Credit Union Member
- 2 Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union® Rewards app
- 3 You will see your cash rewards directly deposited into your LBS Financial account

## 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
<b>Branches</b>							
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
Long Beach State Campus 49er Bookstore 6049 East 7th Street, Long Beach, CA 90803	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 session

## Rates

As of April 1, 2018. All rates are subject to change without notice.

SAVINGS	Dividend Rate	APY
<b>SHARE SAVINGS</b>		
Average Daily Balance below \$100	0.10%	0.10%
Average Daily Balance \$100 or above	0.15%	0.15%
<b>MONEY MARKET</b>		
\$100,000 and above	0.40%	0.40%
\$50,000 to \$99,999	0.30%	0.30%
\$25,000 to \$49,999	0.25%	0.25%
\$2,500 to \$24,999	0.20%	0.20%
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	2.25%	2.49%
80% Financing	2.00%***	2.25%
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.)
3 month (\$1,000 min.)	0.60%	0.65%	0.70%	0.75%
6 month	1.01%	1.05%	1.10%	1.15%
12 month	1.40%	1.45%	1.50%	1.55%

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).

\*\$22.08 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. Rate reflects a 25% discount for automatic transfer from an LBS Financial Checking or Savings account and a 25% discount for a new or used auto purchase (2015-2017) from the Surrogate Auto Shopper. Contact the Credit Union for details. \*\*\*A loan at 2.00% APR for 36 months with a 20% down payment will have a monthly payment of \$28.66 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](mailto:info@lbsfcu.org)

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