

January 2018

Your Money



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800.527.3328
562.598.9007
714.893.5111

lbsfcu.org



Swipe Your Debit Card for a Weekly Chance to Win \$250!

The more you use your LBS Financial Debit Card, the more entries into our weekly drawings!



Your everyday purchases could make you a winner! Use your LBS Financial Debit Card for any purchase transaction (PIN or signature) between January 15, 2018 and March 9, 2018 to be entered to win \$250. Prizes will be drawn weekly for a total of 8 winners drawn and \$2,000 in total prizes.*

The more you use your card(s), the more entries you'll get into the drawing!

Your LBS Financial Debit Card offers you the most convenient way to access your money anywhere, anytime.

- Access to your money at 30,000 no surcharge CO-OP ATMs (including over 5,500 select 7-Eleven stores)
- Free Mobile Banking, Mobile Deposit, and Online Banking
- Make payments easily through Apple Pay
- LBS Financial has fraud protection systems in place to help prevent fraud and protect your accounts

Your security and peace of mind is our number one priority. If you are planning a trip, please let us know the dates and places of your travel ahead of time so we can notate your account.

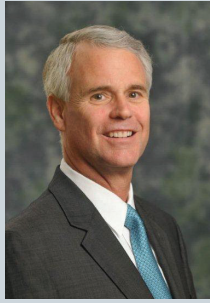
* Cash withdrawal transactions are not valid in this promotion. One random Member name will be drawn weekly beginning January 15th through March 9, 2018 to win \$250 from all Members that participated in this promotion, including sent mail entries. Winners will be notified by mail or telephone. No exchanges. Offer subject to change at any time. NO PURCHASE NECESSARY TO WIN. Odds of winning will depend on the number of entries. All entrants must be Members in good standing, eligible per Credit Union policy and at least 18 years of age. LBS Financial Credit Union officials, employees, and their families are not eligible for the sweepstakes. Mailed in entries must be postmarked no later than March 3, 2018. Cash prize will be deposited into Member's primary Share Savings account. For complete official rules, visit our website at lbsfcu.org or visit any branch.

Together ahead

LBS Financial
CREDIT UNION

President's Message

Happy New Year from your Credit Union! We are excited about 2018 and have many projects underway to improve our Members' lives.



While offering friendly, personal service to you through our branches and call center is a focus of ours, we know that easy access to your money through mobile, online, ATM, and every channel is also critical. Our leadership team consistently reviews Member surveys and feedback you have shared with our staff in the call center and branches to identify potential future enhancements. Your feedback ensures we are marching in the right direction with our vision of making a positive difference in our Members' lives with each and every interaction. You may have been at the receiving end of one of these surveys – whether it be our bi-annual Member Survey, weekly phone calls about a last interaction in a branch or our call center, phone call regarding a recent loan application, or an emailed survey about Online and Mobile Banking. Thank you for taking the time to share your opinions and tell us how we are doing.

Last year we implemented chip for Debit Cards, chip enabled our ATMs, launched a new Home Equity Line of Credit product with a low introductory rate, Apple Pay for Debit Cards, Samsung Pay and Android Pay for Credit Cards, added fingerprint sign in and other enhancements to Mobile Banking, and launched a new online account opening system on our website (lbsfcu.org). We tested many of these enhancements in our Member Surveys and found genuine interest in these new products and services. Hopefully you find these new account features save you time and make banking with LBS Financial even easier.

Our largest project coming in 2018 will be a completely new Online and Mobile Banking (see page 3). We have listened to your feedback and carefully evaluated business partners and services over the last year to ensure we selected the best services possible to work for our Membership. You will be hearing from us a lot this year about the changes coming and we will do our best to make a smooth transition. In addition to this project, we will be announcing other new enhancements throughout the year with a focus on improving how you bank with us.

As a cooperative, our success truly relies on our Members using our services. The more you use us, the more all Members benefit. Thank you for your continued loyalty and support throughout the year!

Best Regards,

Jeffrey A. Napper
President & CEO

Save on Amusement Park Tickets!

As one of the benefits of being an LBS Financial Member, you can purchase discounted tickets to local amusement parks.

Save money while enjoying time with friends and family. Also, we recently added discounts to featured Long Beach State Athletics (CSULB) games!

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

Enjoy discounts to the following:



2018 Scholarship

Every year, LBS Financial offers one scholarship that can be applied for by any of our Members to be used towards their college education.



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. One outstanding student is selected each year.

To apply for our 2018 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 6, 2018, end of business day.

Save the Date - Annual Meeting!

Please Join Us!

Wednesday, March 7, 2018

Social Hour 3 p.m. • Business Meeting 4:00 p.m.

The Centre at Sycamore Plaza

5000 Clark Avenue, Lakewood, CA

Door prizes & refreshments



Start Early for Next Year's Holidays

Goodbye 2017, welcome 2018! Like most people, you are probably just recovering from all the holiday festivities.

Now is a great time to start planning for next year's holidays by starting a savings account just for this goal. LBS Financial can help you to better plan ahead to avoid using your credit cards and accumulating interest. Advance planning will also give you more time to enjoy your holidays and less time to stress about finances. LBS Financial's Holiday Club account is an excellent way to save for the gift-giving season.

Deposit money through automatic transfers or checks throughout the year. Just decide on an amount that you can set aside as an automatic deduction from your paycheck or another account at the Credit Union. There's no minimum balance to open or maintain this account.

Prior to distribution of funds on November 1st of each year, you decide if the funds in this account are either deposited into your LBS Financial Checking or Share Savings account. The Holiday Club account pays the same interest as our Share Savings account.

Starting this savings account in January allows you to budget for the whole year. This will enable you to pay for your purchases in cash when the holidays come and will not have the financial burden of paying off credit card balances into the following year.

For more information on our Special Occasion Club accounts, visit our website at lbsfcu.org/savings-checking/club-accounts or call us at 800.527.3328. You can open a Holiday or Vacation Club account directly through CU OnLine. It's easy! Just click on Access Accounts then Open a Sub-Account.

New Online and Mobile Banking Coming in 2018

LBS Financial will be rolling out a brand new online banking service and new mobile banking apps in mid-2018. This is a very large project and we will be updating you throughout the year about the enhancements coming, how it will impact our current online and mobile users, and our anticipated launch date.

Why are we making the change? Our current online and mobile services need to be replaced with more current technology. We have partnered with a new company that will be continuing to make updates and enhancements to these services as technology changes. Also, the new online and mobile banking services offer new features we don't currently have (and you have been asking for!).

New features!

Updating our technology will allow us to offer new features including:

- 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
- And more!

We look forward to sharing more with you about these changes over the next few months.

FROM OUR MEMBERS

When I had issues with my account, they helped me. Someone got ahold of my financial information and committed fraud on my account. LBS Financial staff was so helpful in assisting me to get my money back and get a new Debit Card. The receptionist even assisted me in activating my card instead of just giving me the phone number to call. I really appreciate them.

– Marion E.
Member since 2003

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 or in the Love My Credit Union® Rewards app
- 3 You will see your cash rewards directly deposited into your LBS Financial account



Shopping Safety Tips



In this day and age, shopping does not mean getting into your car and driving to the closest mall or store. Shopping is so much easier and convenient with online shopping, in addition to the home shopping network through TV, or by phone. Below are a few steps to prevent or help reduce the risk of your personal information from being stolen:

- Regard Internet, TV, or phone offer solicitations with extreme caution. Do not click on hyperlinks that ask you to provide personal, credit card, or bank information as well as your username and password. Only provide your information

to sites or companies that you accessed directly online or called, and know is reputable.

- When shopping online, be sure to look for an “https” at the beginning of the web address. Be diligent in keeping your virus protection software up to date and if possible install firewalls to prevent hackers from accessing your computer.
- Read the fine print at all times. If you think the offer is too good to be true, then this is probably the case. Always make sure to read the disclosure including the terms and conditions. If there is a deadline for a free or low cost trial period for a product or service, you have to follow the terms and cancel or return the unused portion within the allotted time period or be prepared to be charged the full price.

Overall, you need to be cautious about giving your personal or financial information to anybody, especially by email, Internet or telephone unless you initiated the contact. Always regard all three with extreme caution. If you receive a phone call asking for your personal information, ask to call them back by using the number that you have on record.

APOLLO
INSURANCE SERVICES

Save Money on Insurance

Having good insurance coverage is important. LBS Financial Credit Union's partner, Apollo Insurance Services, offers one-stop comparison shopping with more than 25 of the nation's top-rated insurance companies. Plus, you can also receive unique discounts which are only available to Credit Union Members. With Apollo, you can feel confident that you will find the best home or auto insurance coverage at the most competitive price.

Visit apolloinsuranceservices.com/lbsfcu or call 800.939.6633 to talk to one of their knowledgeable, licensed insurance consultants.

Rates

As of January 1, 2018. 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	0.40%	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	0.90%	0.95%	1.01%	1.05%
12 month	1.20%	1.25%	1.30%	1.35%

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.

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 11299 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
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).

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



FEDERALLY INSURED BY NCUA



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

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