

October 2019

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800.527.3328
562.598.9007
714.893.5111

lbsfcu.org



Use Your LBS Financial Credit Card for a Chance to Win \$250!*

As the holiday season approaches, so does that growing gift list.

Use your LBS Financial Visa Credit Card for purchases between October 1, 2019 and December 31, 2019 to be entered into our monthly drawing for \$250. The more purchases you make, the more chances you have to win! Plus, we are drawing one winner each month.

LBS Financial Credit Cards have no annual fees, offer competitive rates, and you can earn cash back using your Visa Gold Credit Card. Your LBS Financial Visa Credit Card is an affordable way to pay—and you may be a winner!



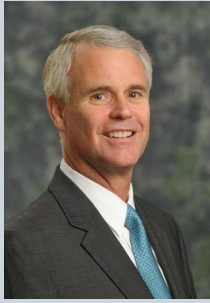
*One random Member name will be drawn each month to win \$250 from all Members that used their LBS Financial Credit Card (Classic or Gold) for a purchase or cash advance transaction between October 1, 2019 and December 31, 2019, along with any mailed entries. NO PURCHASE NECESSARY TO WIN. Mailed in entries must be postmarked no later than December 31, 2019. For complete official rules, visit lbsfcu.org or visit any of our branches.

Together ahead

LBS Financial
CREDIT UNION

President's Message

The holiday season is just around the corner and the perfect time to practice gratitude. I wanted to take



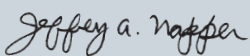
this opportunity to thank you for your continued support throughout the year. We are truly grateful for our Members and hope to continue making a positive difference in your lives as well as keeping you connected on your path to financial success.

The Credit Union has been continuously focused on making new enhancements, updating technology and services for our Members. We are excited to share with you that before the end of this year, we will be launching a new website at lbsfcu.org. The goal of the new website is to provide our Members with a better online experience and financial education resources. The new website will feature a modern look that is mobile device friendly, with improved navigation and refreshed content and design. Our Online and Mobile Banking will remain the same with only minor cosmetic changes to match the new Member website. However, we intend to continue offering new enhancements to Online and Mobile Banking, so stay tuned!

Lastly, thank you so much to our Members who donated school supplies for our adopted schools and to our employees who donated cash for supplies. Our roots are in our local schools and it's so important to us to continue to give back in ways that support student success.

I hope you and your family enjoy the upcoming holiday season!

Best Regards,



Jeffrey A. Napper
President & CEO

Looking to buy a 1-3 year-old vehicle? Look to Enterprise.

LBS Financial Credit Union has partnered with Enterprise Car Sales to offer you a seamless purchase experience with financing options to fit your needs. Whether you want to buy, sell or trade, they're here to make it easy.



Start shopping at enterprisecarsales.com/credit-union

Notice of Available Offices and Procedures for Nominations

The Board of Directors announces to all Credit Union Members that elections for the following positions will be held at the LBS Financial Credit Union Annual Meeting on March 11, 2020.

Board of Directors:

- (3) three positions, three-year terms
- (1) one position, 1 year term

Supervisory Committee:

- (1) one position, three-year term
-

The Nominating Committee will submit its list of nominees to the Board of Directors and the Membership.

Nominations for office may also be made by petition, signed by no less than 100 Members. The petition form must accompany a biographical summary of 125 words or less. The Secretary of the Board must receive all petitions by midnight January 2, 2020. Members may obtain a form and further information by contacting Nancy Bloh, Executive Assistant, at 562.598.9007, ext. 5102.

LBS Financial Credit Union Nominating Committee

Thousands of School Supplies Donated to Local Schools

Thanks to our Members and Credit Union employees who donated school supplies and cash.

Whitney High School, Cerritos



Ernie Pyle Elementary, Bellflower



Franklin Middle School, Long Beach



Join Us to Celebrate International Credit Union Day

Join us and 56,000 other credit unions around the world on Thursday, October 17, 2019 in celebration of International Credit Union Day (ICU Day). This day celebrates the spirit of the global credit union movement of people helping people.

Member Appreciation Day

Where: All seven branch locations

When: October 17th
9:30 am to 5:00 pm

Visit a branch for refreshments and giveaways!

Introducing Our New Home Rewards Program

Are you ready to buy or sell a new home? Our new exclusive Home Rewards program pairs you with a trusted real estate agent who will expertly guide you through every step of the home buying or selling process. What's even better is you'll earn up to a 25% rebate* from the agent's commission at closing!

Rebate Examples:

Home Purchase or Sale Example

Home Purchase Price	\$500,000
Agents 3% Commission	\$15,000
20% Member Rebate	\$3,000

Home Sale and Purchase Example

Home Sale Price	\$500,000
Home Purchase Price	\$700,000
	= \$1,200,000
Agents 3% Commission	\$36,000
25% Member Rebate	\$9,000

Visit lbsfinancial.viewhousesnow.com for more information!

*Rebate is awarded by Home Rewards Group, Inc to buyers and sellers who select and use a real estate agent in the Home Rewards network. Rebate is 20% for purchase or sale of a residential property. Rebate is 25% for a residential property sale and purchase. Payment is credited to your benefit at the close of transaction. Using LBS Financial for a mortgage loan is not a requirement to earn the rebate. Purchase price must be greater than \$150,000. All rebates are subject to limitations, lender guidelines, state laws and other requirements. Certain properties may not be eligible for rebates. Please consult a qualified tax professional for advice on tax implications from receiving a rebate. Home Rewards Group, Inc is not affiliated with LBS Financial. LBS Financial NMLS #431666.

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 (up to two lines total)
- \$100 annual loyalty reward
- 25% off eligible accessories in Sprint stores

Plus:

- Lines 3,4 and 5 are free
- Save \$800 your first year over Verizon
- 100% total satisfaction guarantee – try Sprint for 30 days or your money back

Credit Union membership validation is required. Visit lbsfcu.org for more information.



New Website Coming Soon!

LBS Financial will be launching a new website this year! The new website will have a more modern look and feel with simplified content and improved navigation, plus new online financial education modules to help you make informed decisions. More information including a launch date will be appearing on our website soon!

Community Events

Thanks to all of our LBS CARES volunteers.

On Sunday, August 11th, our Newport Beach branch, along with additional LBS Financial team members, joined dozens of local credit unions in raising money for Children's Miracle Network/Credit Unions for Kids by participating in the 29th Annual CHOC Walk at Disneyland. Thanks to our CHOC Walk Team for raising over \$2,000 for Children's Hospitals!



The Credit Union's LBS CARES program partnered with the ABC Education Foundation on Thursday, August 22nd, sending 15 employee-volunteers to prepare backpacks and supplies for their backpack assembly day. The team sorted school supplies and prepared for a large community event to assemble over 600 backpacks for financially disadvantaged students in ABC Unified School District.



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.
** Campus branch hours during school breaks.

Rates

As of October 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	0.60%	0.60%
\$50,000 to \$99,999	0.50%	0.50%
\$25,000 to \$49,999	0.40%	0.40%
\$2,500 to \$24,999	0.30%	0.30%
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	2.45%***	2.90%
80% Financing	2.25%***	2.70%
BOATS/RVS-New or Used		
80% Financed up to 72 months/New**	9.05%	9.55%
MOTORCYCLES-New or Used		
100% Financing up to 60 months/New**	6.64%	7.44%

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	1.75%	1.80%	1.85%	1.90%
12 month	2.00%	2.05%	2.10%	2.15%
24 month	2.30%	2.35%	2.40%	2.45%

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 reflects a .25% discount for automatic transfer from an LBS Financial Checking or Savings account. ***Rates reflects a .25% discount for a new auto purchase from the Surrogate Auto Shopper. Contact the Credit Union for details. A loan at 2.45% APR for 36 months with a 20% down payment will have a monthly payment of \$28.86 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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