

CHECKING

No one starts at
the finish.



A great checking
account is a
good start.

LBS Financial
CREDIT UNION

Together ahead



LBS Financial Credit Union is a not-for-profit cooperative, owned by our Members, and governed by a volunteer board of directors.

For over 85 years, LBS Financial has been committed to serving the local area, focused on connecting families, neighbors, and our community with paths to success. It's through a shared purpose and common goals that we connect with our Members while providing access and direction to make their financial dreams a reality. We work hard to always do what's right for our Members. Our Members enjoy outstanding value in their day-to-day banking at LBS Financial through our competitive rates, low fees, and convenient account access.

Getting started?

Off to college or maybe just starting on your career path? Our Free Checking with eStatements account is the best way to get started! LBS Financial offers easy access to your funds through our free Mobile Banking, Online Banking, and 30,000 free ATMs nationwide. It's so easy to snap, click, and deposit your checks, check your balances, and move money through Mobile Banking. Plus, our Members enjoy low or no fees for our services. You belong here. We look forward to helping you on the road ahead.

Ready to make a switch?

You've already had an account with another financial institution and they didn't understand your needs. You've dealt with too many fees and sometimes you just feel like a number. Welcome to LBS Financial Credit Union. It starts with a great checking account. We keep it simple, offering a choice of Free Checking with eStatements or earn dividends with our Interest Checking account. Our friendly staff are focused on making a



CHECKING

Accounts

Manage your daily funds with LBS Financial's Checking accounts. Whether you're looking for a free checking account or a dividend-earning account, you can choose what best suits your needs.

Free Checking with eStatements

- No monthly fee
- Online Banking, Mobile Banking, HomeTeller (phone banking), and Bill Payment
- Visa® Debit Card
- Fee-free transactions at 30,000 CO-OP® ATMs nationwide (includes most 7-Elevens), LBS Financial Credit Union, and F&M Bank ATMs
- Access to over 5,000 Shared Branches nationwide through our credit union partners
- Ask about our Teen Checking account (Ages 13-17)

Interest Checking

- Monthly fee is \$3.00*
- Earn dividends when you maintain an average daily balance of \$1,000+
- Online Banking, Mobile Banking, HomeTeller (phone banking), and Bill Payment
- FREE checks for seniors age 60 or above**
- Visa® Debit Card
- Fee-free transactions at 30,000 CO-OP® ATMs nationwide (includes most 7-Elevens), LBS Financial Credit Union, and F&M Bank ATMs
- Access to over 5,000 Shared Branches nationwide through our credit union partners

*\$3.00 fee is waived with an average daily balance of \$500 in Interest Checking or an average daily balance of \$2,000 in combined accounts under the same account number.

**One box of checks per year and one style of checks only

Terms and conditions are subject to change without notice.

Checking Comparison Chart

	INTEREST CHECKING	FREE CHECKING WITH eSTATEMENTS
Debit Card	■	■
Unlimited Check Writing	■	■
Online/Mobile Banking/ HomeTeller	■	■
Free Access to CO-OP ATMs & Shared Branches	■	■
Free Checks for Seniors over Age 60*	■	■
Interest Bearing	Earn dividends when you maintain an average daily balance of \$1,000+	■
Monthly Fee	\$3.00	None
Requirements	\$3 fee is waived with average daily balance of \$500 in Interest Checking or an average daily balance of \$2,000 in combined accounts under the same account number.	eStatements

■ *Feature included* ■ *Feature not included* *One box of checks per year and one style only.

Direct deposit and payroll deduction

Have your payroll, retirement, investment, or government check deposited automatically into your checking account, safely and securely. Just complete a simple **form** and LBS Financial will take it from there.

For more information about our checking accounts, visit us online at lbsfcu.org, stop by any branch, or call us at 800.527.3328 during business hours.



Branch Locations

Bixby Knolls

4436 Atlantic Avenue, Long Beach, CA 90807

Cerritos

11239 183rd Street, Cerritos, CA 90703

CSULB Campus

49er Bookstore, 2nd Floor

6049 East 7th Street, Long Beach, CA 90840

East Long Beach

4341 East 10th Street, Long Beach, CA 90804

Lakewood

4916 Bellflower Boulevard, Lakewood, CA 90713

Long Beach Marina

6457 East Pacific Coast Highway, Long Beach, CA 90803

Los Altos

6417 East Spring Street, Long Beach, CA 90808

Newport-Mesa

1401 Quail Street, Ste. 130, Newport Beach, CA 92660

Mailing Address

P.O. Box 4860, Long Beach, CA 90804-0860

Call Center

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lbsfcu.org

