

PRODUCTS & SERVICES

Adapting to your life,
your needs.



Products and services
that grow with you in
every stage of life

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 90 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.

You belong here.

It's easy to join LBS Financial Credit Union!

You are eligible to become a Member of LBS Financial Credit Union if you reside or work in 50 select cities* in Los Angeles County; or live or work in Orange, Riverside, San Diego or San Bernardino Counties.

You may also qualify for Membership if one of your family members** is already a Member of LBS Financial Credit Union or if you work for one of our select employer groups or local schools/colleges

Live or work in California, but do not qualify for Membership based on the above? Join the Financial Fitness Association to become a Member of LBS Financial for an additional fee if you are not eligible for Membership based on where you live, work or a family relation. Ask us how!

Joining our Credit Union is simple!

Just visit our website at lbsfcu.org and click on Join Us or visit a branch for a Membership Application. Your lifetime Credit Union Membership begins with a \$5 minimum Share Savings deposit plus a one-time Membership fee of \$1 per account holder.

*Visit lbsfcu.org for a complete list of cities.

**Eligible relationships include parent, child, spouse/domestic partner, sibling, grandparent, grandchild, "step" (i.e. stepchild or stepparent) or adoptive relation—or anyone living in your household.



Financial services especially for you

Real Estate Loans

- Home Purchase Loans
- Fixed and Adjustable Rate Mortgages
- Home Equity Line of Credit
- Home Equity Loans
- Home Loan Refinancing Packages
- School Employee Home Loan

Consumer Loans

- Auto, Motorcycle, and PowerSports
- Recreational Vehicle and Boat
- Personal or Signature
- Credit Cards

Member Accounts

- Share Savings accounts
- Share Certificates
- Summer Savings account for school/college employees
- Youth Accounts
- Money Market account
- IRA (Individual Retirement Account)
- Free Checking with eStatements, Interest Checking



We are wherever you are

- **Mobile Banking:** Access your account from your mobile phone 24/7, send money through Zelle®*, and take a picture to deposit your check.
- **Online Banking:** View your balance, checks, eStatements, pay bills, transfer money, and much more.
- **ATM Network:** No surcharge at all LBS Financial and F&M Bank ATMs, plus access to 30,000 fee-free CO-OP® ATMs (including ATMs at most 7-Eleven and Costco stores).
- **Access to Funds:** Direct Deposit your paychecks to simplify your life. Access your funds with a free Debit Card.
- **By Phone:** Speak to a real person (from our local call center) during business hours or transact business via phone using our HomeTeller, 24/7.
- **Branches:** Visit any of our 7 local branches or over 5,000 CO-OP Shared Branches internationally for service on your account.

Other Services

- Investment options**
- Auto, home, and life insurance
- Auto purchasing resources – Autoland, Enterprise Car Sales, and AutoSMART
- Access LBS Financial auto loans directly at your local dealership through CUDL

*Visit lbsfcu.org/Zelle for full disclosure

****The financial consultants at LBS Financial Investment Services are registered representatives with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. LBS Financial Credit Union and LBS Financial Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using LBS Financial Investment Services, and may also be employees of LBS Financial Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, LBS Financial Credit Union or LBS Financial Investment Services. Securities and insurance offered through LPL or its affiliates are:

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|---|------------------------------------|---|-----------------------|
| Not insured by NCUA or Any Other Government Agency | Not Credit Union Guaranteed | Not Credit Union Deposits or Obligations | May Lose Value |
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For more information about our products and services, visit us online at lbsfcu.org, stop by any branch, or call us at 800.527.3328 during business hours.

Branch Locations

Long Beach

Bixby Knolls

4436 Atlantic Avenue, Long Beach, CA 90807

CSULB Campus

Beach Shops

6049 East 7th Street, Long Beach, CA 90840

East Long Beach

4341 East 10th Street, Long Beach, CA 90804

Long Beach Marina

6457 East Pacific Coast Highway, Long Beach, CA 90803

Los Altos

6417 East Spring Street, Long Beach, CA 90808

Cerritos

11239 183rd Street, Cerritos, CA 90703

Lakewood

4916 Bellflower Boulevard, Lakewood, CA 90713

Mailing Address

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

Shared Branches

LBS Financial Credit Union is a member of the CO-OP® Shared Branch Network. You can conduct LBS Financial transactions at over 5,000 branches internationally. For a branch location near you, visit us online at lbsfcu.org, or call 1.888.SITE COOP (748.3266).

Member Contact Center

562.598.9007 • 714.893.5111 • 800.527.3328

lbsfcu.org