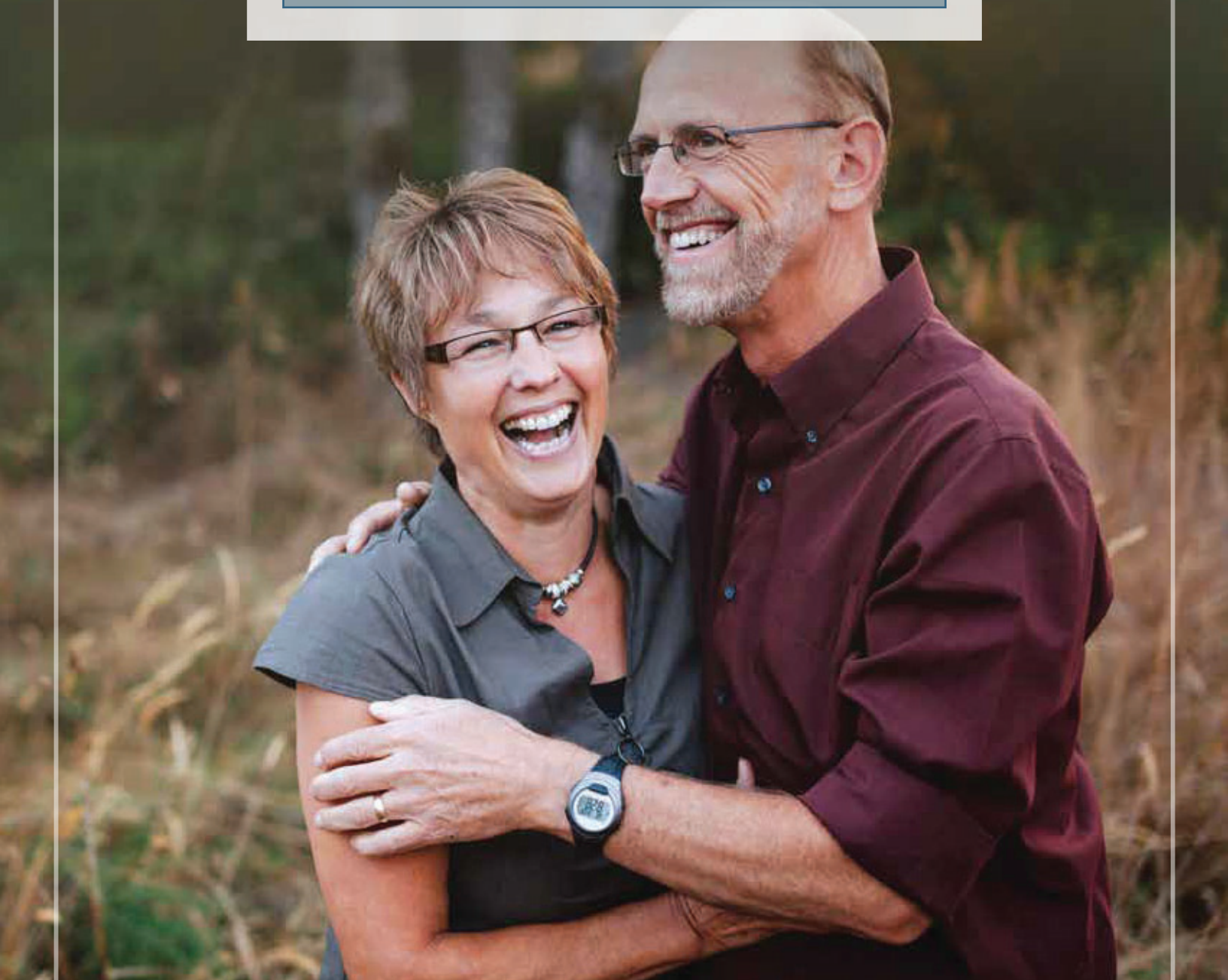


## SAVINGS AND INVESTMENTS

The best plan  
**is your plan.**



Smart savings and  
investment solutions  
put it in motion.

**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.

# Savings Accounts

Membership at LBS Financial begins with a Share Savings account. The minimum opening balance is \$5, plus a \$1 one-time membership fee. Membership at LBS Financial provides you with a wide-range of savings account options, each designed to help you meet a particular savings goal.

- Share Savings account
- Money Market account – five tiers and great rates
- Summer Savings account – special account for school/college employees to help save for the summer months
- Special Savings accounts – create savings accounts for specific goals
- Youth & Teen Savings accounts - it's never too early to open your child's first savings account

# Share Certificates

We value what you value, and market-competitive rates is at the top of the list. Invest in a Share Certificate and earn exceptional dividends. You can automatically roll all or part of your funds from a maturing certificate into a new certificate at the current rate.

- Variety of terms from 3 to 60 months (visit [lbsfcu.org](https://lbsfcu.org) for all terms)



# Money Market Account

If an account with high dividends and access to your funds at any time appeals to you, then choose LBS Financial's Money Market account. You'll get convenience, liquidity, and flexibility.

- Minimum opening balance of \$2,500 – and earn higher dividends than Share Savings
- Access to funds via check, branch office, ATM, HomeTeller, Mobile Banking, automated telephone banking, and Online Banking at [lbsfcu.org](http://lbsfcu.org)
- Competitive dividends with no term restrictions
- Unlimited deposits and withdrawals from CO-OP Shared Branches or at any LBS Financial branch
- Overdraft Protection through your Share Savings or LBS Financial Visa account – Ask us!





## Individual Retirement Accounts

If you're planning for your future, open an LBS Financial IRA Share account with as little as \$5, and choose from a selection of IRA Certificates\*. Traditional, SEP, and Roth IRA accounts are available and are insured separately from your Share Savings accounts to a maximum of \$250,000 by the Federal Government agency, NCUA.

- Variety of IRA Certificate terms, including 6, 12, 18, 24 and 30 months
- Minimum opening IRA Certificate deposit of \$100
- Dividends tax-deferred until withdrawn\*\*
- Withdraw funds after age 59 ½ without penalty\*\*
- No annual maintenance fees
- Automatic periodic deposits through payroll deduction

\*Must open an additional Credit Union account with \$5.00 prior to opening an IRA Certificate

\*\*Consult your tax advisor

Terms and conditions are subject to change without notice.



## Investment Options\*

An LBS Financial Investment Services Advisor can help you diversify your investment portfolio right at the branch! They can work with you to explore higher-risk, higher-earning investments. They'll also help you to plan for your future, in accordance with your individual needs.\*

- Mutual funds, stocks, bonds, and annuities\*
- FREE retirement planning
- Retirement plan rollovers\*
- Investment strategy review\*

Securities and insurance products offered through LPL FINANCIAL and its affiliates. Member FINRA/SIPC.

**\*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:

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 savings and investment products, visit us online at [lbsfcu.org](https://lbsfcu.org), stop by any branch, or call us at 800.527.3328 during business hours.**

# We are wherever you are

Easy access to your money is important. You also need the tools to automate your savings and build on your future.

- **Mobile Banking:** Access your account from your mobile phone 24/7; take a picture to deposit your check.
- **Online Banking:** View your balance, checks, and eStatements, pay bills, transfer money, and much more.
- **ATM Network:** Use your ATM Card with no surcharge at 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).
- **Automate your savings:** Set up a direct deposit or payroll deduction of your monthly checks and make sure to schedule a portion to go to an LBS Financial savings account. You won't forget to pay yourself first! We can help facilitate this process with your payroll or through a simple direct deposit form.
- **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 8 local branches or over 5,000 CO-OP Shared Branches internationally for service on your account.





## 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

562.598.9007 • 714.893.5111 • 800.527.3328

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

