

SUMMER SAVINGS

Your interest
is our best interest.



A special savings
program for our school
and college employees

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 88 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.

Relax and Stretch Your Paycheck into Summer!

LBS Financial Members who are classified or certificated school or college employees can save for the summer months – and earn significant dividends – by signing up for the Credit Union's Summer Savings program.

This special plan was designed to give you peace of mind by providing an easy way to allocate a portion of each paycheck toward the summer months. This is especially helpful for school employees who do not receive a paycheck during the summer. Funds will pay out automatically on September 1st of each year, however, you have access to your money at any time.

How Does It Work?

- Following your one-time sign-up, you determine what amount you would like to have set aside each month into the Summer Savings account from each paycheck. We can help you determine the amount that is right for you.
- LBS Financial receives your electronic payroll deduction from your school district or college.
- The Summer Savings contribution is placed automatically into the Summer Savings account.
- Depending on how much you contribute during the year, by summer, you would have enough funds to cover your expenses when the paychecks are no longer coming in or for vacation or other purposes. If you do not withdraw all funds by September 1st, the remaining balance will be transferred to your main Share Savings or Checking account.



Accessing Your Funds

- There are many ways to access the funds in your Summer Savings account throughout the year:
 - Transfer the money to any of your other accounts through Online or Mobile Banking
 - Call us to transfer the funds to Savings or Checking
 - Visit any branch office to withdraw funds
- Deposits of up to \$2,000 per month can only be made through direct deposit/payroll deduction of your main school district or college paycheck.

How Much Should I Set Aside?

You decide the amount you would like to save towards the summer months. You can change the amount you allocate from your paycheck at any time during the year.

For example, if you are paid \$3,500 per month and allocate \$700 from each of your 10 paychecks beginning in September, you will have \$7,000 plus any interest accrued in your Summer Savings account by July of the following year.



Earn More on Summer Savings

LBS Financial pays higher dividends on the Summer Savings program than any other savings account at the Credit Union. Make the most of your savings and let it grow throughout the year in this special account, designed just for you!

Visit our website at lbsfcu.org
or call us at 800.527.3328
for rate information.



Sign Up Today!

It's ideal to sign up at the beginning of the school year, but you can sign up any time during the year. We also offer a one-time catch-up provision of up to \$2,000 that can be deposited when you establish a new Summer Savings account.

Visit any [LBS Financial branch](#) or call 800.527.3328 to open a Summer Savings account today!



Branch Locations

Bixby Knolls

4436 Atlantic Avenue, Long Beach, CA 90807

Cerritos

11239 183rd Street, Cerritos, CA 90703

CSULB Campus

The Beach Shops, 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

