

July 2025

Your Money



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lbsfcu.org



Miracles in July



This month, join LBS Financial in supporting our local children's hospitals. We are proud to once again partner with Miller Children's and Women's Hospital in Long Beach, Children's Hospital of Orange County (CHOC), and Children's Hospital of Los Angeles (CHLA), in raising money to help the children and families in our community.

No donation is too small, and each one makes a significant difference. We invite our Members to join us in creating miracles and bringing smiles to those who need it most. Visit any of our branch locations or visit our website at lbsfcu.org/miracles to make an online donation.

Thank you for your support!

Together ahead

LBS Financial  **CREDIT UNION** 

President's Message

Thank you for your incredible support over the past few months as we joined forces to protect the credit union movement through the Don't Tax My Credit Union campaign. Your messages to legislators made a real difference—thanks to overwhelming member advocacy across the country, credit unions were kept out of the draft tax bill with the House of Representatives. This is a huge victory. However, the bill is now in the Senate and we may request your support again for a final reminder to ensure we don't get added in to the bill at the last minute. A tax on credit unions could fundamentally change our ability to serve you, and your voices help ensure we can continue offering exceptional value and services.

As summer begins, we also want to celebrate a season of achievement and opportunity. Congratulations to all of this year's graduates! We're proud to support the next generation through our scholarship program, and we're especially excited to recognize Annabel and Logan, our \$2,000 scholarship winners. Their dedication to academics and community service is truly inspiring.

We are also thrilled to share that this September marks our 90th anniversary—a milestone made possible by you, our Members. For nine decades your trust and loyalty have shaped who we are and we are excited to celebrate this incredible legacy with you at our branches. Thank you for being such an important part of our journey.

Together ahead,



Sean Hardeman
President & CEO



Free Shred Event



Saturday, July 19, 2025

9:00 am – 12:00 pm

Long Beach Marina Branch

6457 E. Pacific Coast Highway, Long Beach, CA 90803

Open to LBS Financial Members and the community to dispose of their personal documents in an easy, safe, and secure way! Up to ten (10) file boxes full of paper per person. No e-waste, paint, or wet items.

For full details and a list of prohibited items, visit lbsfcu.org/shred-event

Congratulations Scholarship Winners!

LBS Financial is excited to announce our 2025 annual Member Scholarship Winners, Annabel H. and Logan P. Each awarded recipient is receiving \$2,000 in recognition of their high academic performance, commitment to community involvement, and dedication to continuous learning.



Annabel is graduating from Wilson High School in Long Beach. Annabel will attend Simmons University where she will pursue nursing.



Logan is graduating from Millikan High School. Logan will attend Pitzer College where he will pursue environmental analysis with a minor in media studies.

In addition, the Credit Union also gave 36 scholarships to our local high schools, adult schools, and community colleges in 2025. Congratulations to all of these scholarship recipients who were selected by the school counselors based on their efforts during the school year.

90th Anniversary this September



On September 13, 2025, LBS Financial Credit Union officially celebrates nine decades of proudly serving Members in our community.

To recognize this milestone, we'll be celebrating at all of our branches on Friday, September 12th with refreshments, raffles, and giveaways for our Members. We will also be donating \$90,000 to our local education foundations and select non-profits who have been an integral part of our journey.

Stay tuned for special announcements and details leading up to September.



Online & Mobile Banking Tips:

Add notes or images to your transaction history

Adding notes and images to transactions is a helpful way to organize your expenses. Add receipt images or make a note you can refer to later, like noting something is tax deductible.

How to add a note or image to a transaction:

1. Log in to Online or Mobile Banking
2. Select the account from the Accounts menu, and choose the specific transaction where you'd like to add a note or image
3. **To add a note:** click or tap the pencil icon next to "Note" to type in your note, then click on the check mark icon to save the note
4. **To add an image:** click or tap the "+ Add image to transaction" link and choose a photo from your device

If you ever need to refer to a specific note, you can always look it up in the search bar.

If you have any Online & Mobile Banking questions, feel free to reach out to us via secure message, visit lbsfcu.org/contact, or call 800.527.3328 during business hours.

In the Community

LBS Financial Long Beach Classic Half Marathon & 5k

Thank you to all the participants of the 4th annual 2025 LBS Financial Long Beach Classic Half Marathon and 5K on June 14th!



Left to right: Kyle Cripps, 5K 3rd Place, Matthew Schneider, 5K 1st Place, Jake Ogden 5K 2nd Place.

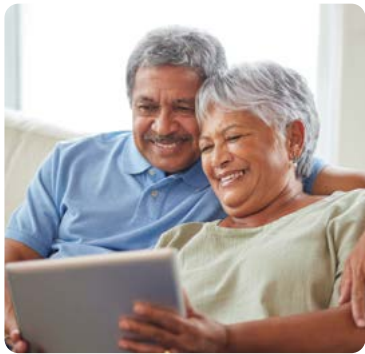
Over 1,500 participants gathered at Marine Stadium to run and walk through scenic areas such as Belmont Shore, Naples, Alamitos Bay, 2nd Street, and along the Long Beach Coastline. The festivities concluded with a Wine, Sip, and Savor Festival where runners got to celebrate and enjoy a burger, drinks, and live entertainment. Congratulations to our Half Marathon winner, Cody Jordan, and our 5K winner, Matthew Schneider.



A big thank you to our incredible LBS CARES team of volunteers and staff for their support in making this event amazing!

FREE Social Security Webinar

Our LBS Financial Investment Advisors and guest speaker Val Sender, Director, ChFC®, CLU®, RICP® of Delaware Life Marketing will be going over Social Security basics, the three key things to keep in mind about Social Security, and spousal & survivor benefits.



Date and Time:

Thursday, July 24th
6:00 pm to 7:00 pm

Visit our website at lbsfcu.org/webinar or call extension 4307 to register today!

Disclosure: Val Sender from Delaware Life Marketing, LLC is not affiliated with or endorsed by LPL Financial and LBS Financial Investment Services. Michael Tan and Thomas Bette 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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Office Hours & Locations

	MON	TUES	WED	THURS	FRI	SAT	SUN
Call Center Hours	8:30-6:00	8:30-6:00	8:30-6:00	8:30-6:00	8:30-6:00	9:00-2:00	Closed
Branches							
Bixby Knolls/Long Beach 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** Beach Shops 6049 East 7th Street, Long Beach, CA 90840	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-4:00	Closed	Closed
Long Beach Marina 6457 East Pacific Coast Hwy Long Beach, CA 90803	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
Los Altos/Long Beach 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

*Walk-up windows open Monday – Friday 8:30 am – 9:30 am. Saturday in-branch services only.
** Visit Beach Shops website for bookstore hours. Branch closes earlier on some days depending on bookstore hours.

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

The Best for 15 Years Straight!

Long Beach Press-Telegram and Grunion Gazette readers voted LBS Financial the Best Credit Union in Long Beach for the 15th consecutive year in a row.

Readers also voted for LBS Financial in the following categories in 2025:

- Best Auto Loans
- Best Financial Planning Company
- Best Home Loans
- Best Refinancing Company
- Favorite Workplace
- Favorite Wealth Advisors/Planners



LBS Financial was also voted the Best Credit Union in the Long Beach Beachcomber's annual reader's poll for the 13th year in a row.



Thank you to our Members and local community for the support, and for recognizing our service year after year. Here's to another 15 years of excellent service!

Rates

As of July 1, 2025. All rates are subject to change without notice.

SAVINGS		Dividend Rate	APY	
SHARE SAVINGS				
Average Daily Balance		0.10%	0.10%	
MONEY MARKET				
\$100,000 and above		1.29%	1.30%	
\$50,000 to \$99,999		0.90%	0.90%	
\$25,000 to \$49,999		0.80%	0.80%	
\$2,500 to \$24,999		0.70%	0.70%	
Below \$2,500		0.10%	0.10%	
LOANS Rates Quoted as low as APR		APR	APR	
SIGNATURE LOAN Unsecured*		9.79%		
AUTO, TRUCK, SUV (Up to 36 months)**		New	Used	
100% Financing		5.39%	5.49%	
BOATS				
90% Financed up to 72 months		11.05%***	11.55%	
RECREATIONAL VEHICLES (RV)				
90% financed up to 72 months		7.45%***	7.75%	
MOTORCYCLES				
100% Financing up to 60 months		7.64%***	8.04%	
SHARE CERTIFICATES All Rates Quoted in Annual Percentage Yield (APY)				
	BRONZE (\$2,500 min.)	SILVER (\$20,000 min.)	GOLD (\$50,000 min.)	JUMBO (\$90,000 min.)
6 month	3.70%	3.75%	3.80%	3.85%
12 month	3.80%	3.85%	3.90%	3.95%
24 month	3.95%	4.00%	4.05%	4.10%

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: 6,12,18,24,30,36,48,60 months. Loans: Rates are quoted as the lowest rate available, in Annual Percentage Rate (APR).

*Rate reflects a 25% discount for automatic transfer from an LBS Financial Checking or Savings account. A Signature loan financed at 9.79% APR is for 12 months at \$872 per \$10,000 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. Approved rate honored for 7 days from date of approval. Rates reflect a 25% discount for automatic transfer from an LBS Financial Checking or Savings account. A loan for \$20,000 at 5.69% APR for 66 months will have a monthly payment of \$1768 per \$1,000 borrowed. ***Longer terms are available for these products. Rates reflect a 25% discount for automatic transfer from an LBS Financial Checking or Savings account. Contact the Credit Union for details.