

October 2025

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lbsfcu.org



Celebrating 90 Years of Service



On September 13, 2025, LBS Financial Credit Union officially celebrated 90 years of serving Members in our community.

To kick off our anniversary month, we treated our incredible Employees and their families to a company picnic at El Dorado Park in Long Beach filled with food, games, music, and prizes. We continued the festivities with our valued Members, giving away over \$25,000 in cash prizes, giveaways, and refreshments at our branches.

In honor of this milestone, we also proudly donated a total of \$90,000 to our local education foundations and select non-profits who have been an integral part of our journey.

Thanks to all of our Members as you are an important part of our story and the success of our Credit Union these last 90 years. We are truly honored to have the opportunity to serve you!

Together ahead

LBS Financial  **CREDIT UNION** 

President's Message

Ninety years is a true milestone for any financial institution. Since our founding during the Great Depression, LBS Financial Credit Union has weathered economic storms from the Great Recession to COVID-19—always focused on stability for our Members and employees. Thanks to strong reserves and careful planning, services have remained steady through every cycle.

In our 90 years, only four CEOs—Morris Hayter, Frank Reed, Jeff Napper, and myself—have led the Credit Union, each carrying forward the mission of putting Members first. Formed in 1935, LBS Financial was among the earliest credit unions in the country. While many institutions have merged or disappeared, we remain strong and committed to serving our original groups—local schools, colleges, and the greater Long Beach community.

Looking ahead, our challenge is to continue evolving with you and supporting your financial well-being. For some Members, that means personalized service in branches or by phone; for others, it's digital solutions that make life easier. One highly requested service—Zelle—will launch before the end of 2025. We've taken extra care to ensure a seamless rollout and are building the infrastructure for faster technology adoption in the future. There are business partners and multiple systems and integrations involved that have made the timeline longer than we anticipated and we apologize for this delay.

Thank you for your trust and Membership. It is an honor to serve as your President and CEO, and I look forward to the next chapter in our Credit Union's journey.

Together ahead,



Sean Hardeman
President & CEO



Join Us to Celebrate International Credit Union Day

Join us and other credit unions around the globe on Thursday, October 16th as we celebrate 77 years of International Credit Union Day (ICU Day). This day is a celebration of the impact credit unions have made and continue to make for their members.



**COOPERATION
FOR A PROSPEROUS
WORLD**

We will commemorate this special day by giving back to our Members. Visit any of our seven branch locations to enjoy a light snack and special giveaway.* We look forward to seeing you!

Member Appreciation Day

Where:

Any LBS Financial
branch location

When:

October 16, 2025
9:30 am to 4:00 pm

*While supplies last.

There's an Estate Plan That Fits Everyone

No two families look alike and neither should their Estate Plans.

Whether you're single, married, raising children, caring for aging parents, or building a legacy for future generations, having a plan in place ensures your wishes are honored and your loved ones are protected.

Many people think Estate Planning is only for those with significant

wealth, but the truth is, every California household benefits from a plan that's tailored to their life and circumstances. That might mean a simple Will, a comprehensive Trust package, or guidance for a future Successor Trustee.

Through Vanguard Legal Group, LBS Financial Members have access to flexible, flat-fee Estate Planning services created specifically for California families. With personalized support, expert guidance, and plans that grow with you, it's never been easier to protect what matters most.

Visit www.vanguardlegalgroup.com/lbs to learn more.



Notice of Available Offices and Procedures for Nominations

The Board of Directors announces to all Credit Union Members that elections for the following positions will be held at the LBS Financial Credit Union Annual Meeting on March 18, 2026.

Board of Directors:

Two positions, three-year term

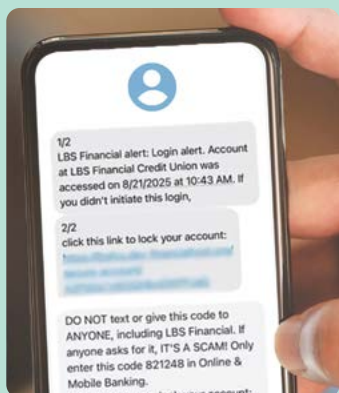
Supervisory Committee:

One position, three-year term

The Nominating Committee will submit its list of nominees to the Board of Directors and the Membership.

Nominations for office may also be made by petition, signed by no less than 100 Members. The petition form must accompany a biographical summary of 125 words or less. The Secretary of the Board must receive all petitions by midnight January 5, 2026. Members may obtain a form and further information by contacting Lilliana Valladolid, Executive Assistant, at 562.598.9007, ext. 5102.

LBS Financial Credit Union Nominating Committee



Online & Mobile Banking Tips:

Stay Protected with Real-Time Alerts

Keep your accounts safe and enjoy peace of mind with email and text alerts from Online and Mobile Banking.

- Sign up to get instant notifications for logins and certain account changes and activity.
- Easy to set up in Online or Mobile Banking under “Messages & Alerts” > “Manage alerts.”
- Act fast against fraud. If something doesn’t look right, lock your account immediately by clicking a link in some alerts.
- You can even lock your account directly from some One-Time PIN (OTP) messages, like when updates are made to your username, password, or contact information using Online and Mobile Banking. OTP messages are one-time codes/passwords sent via text or email to verify a user’s identity for extra security.

Enroll today to stay one step ahead of fraudsters.

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



On August 16th our LBS CARES team, friends, and family volunteered to help clean Junipero Cherry Beach in Long Beach to pick up trash.



On August 30th LBS Financial supported Project X LB for their PEACE in the Park event. This was a free back-to-school resource fair and education event for Long Beach youth and their families.



LBS Financial had a great time welcoming students at Long Beach City College's Welcome Day and Cal State Long Beach's Week of Welcome.



Complimentary Webinar! The Fate of Your Estate

Our LBS Financial Investment Advisors and guest speaker Paul Garofoli, FLMI, RICP®, Regional Vice President of Annuity Sales for The Standard will be hosting an estate planning webinar next month. Learn what to consider for your estate plan, how to build your plan, and more!

Date and Time:

Thursday, November 13th • 6:00 pm to 7:00 pm

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

Disclosure: Paul Garofoli from The Standard 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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Member Discounts

LBS Financial Members can purchase discounted tickets to Universal Studios Halloween Horror Nights! Visit Online or Mobile Banking today and tap on Member Discounts to get your tickets!

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.

Rates

As of October 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*		
AUTO, TRUCK, SUV (Up to 36 months)**	9.79%	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.

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

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