

Your Money



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800.527.3328
562.598.9007
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lbsfcu.org



Together ahead

Say Hello to the LBS Financial Credit Union Pyramid!

For over 70 years, LBS Financial Credit Union has served California State University, Long Beach faculty, staff, students and alumni with financial services.

CSULB is not only important to LBS Financial as a group we continue to serve today, but they are important to the success of the Long Beach community. Long Beach State Athletics and students need support in an ever-changing climate for college athletics and LBS Financial is excited to be able to support their initiatives and vision for Athletics with an \$8.5 million dollar, 12 year sponsorship.

In addition to the new name for the Pyramid, LBS Financial is now the exclusive credit union sponsor of Long Beach State Athletics and will be involved in many more ways on campus, delivering more financial literacy to students, and engaging more with the entire CSULB community.

This partnership will help support scholarships, programs and upgrades with Long Beach State Athletics. We believe this will not only benefit CSULB and Long Beach communities, but help LBS Financial continue to grow in the best interest of you – our Members. Your Credit Union is one of the most financially strong credit unions in the State of California, and this investment in the Long Beach State Pyramid will not affect our financial standing or negatively impact our financial strength. We also look forward to sharing opportunities with our Members to attend games at the Pyramid.

We hope you are just as excited for this news as much as we are, and hope to see you at future events at the LBS Financial Credit Union Pyramid. Go Beach!



From left to right: Andrew Jones, CSULB President, Bobby Smitheran, Long Beach State Executive Director of Athletics, and Sean Hardeman, LBS Financial Credit Union President & CEO.



President's Message

As we begin a new year, I want to wish you and your loved ones a happy, healthy, and financially strong 2026. A new year is a great opportunity to reset goals, build good habits, and focus on your financial well-being, and we are here to support you every step of the way.



Many of you have asked, and we appreciate your patience: Zelle® has officially arrived at LBS Financial! We know it took longer than expected, and we sincerely thank you for your understanding. We're excited to now offer this convenient, fast, and secure way to send and receive money as another benefit of Membership.

We are also proud to share exciting news for our community with the naming of the LBS Financial Credit Union Pyramid at Cal State Long Beach. This partnership reflects our long-standing relationship with CSULB and our continued commitment to supporting education, student success, and our local community. Investing in growth opportunities like this allows us to strengthen our brand, reach new Members, and continue delivering value to you.

Thank you for trusting LBS Financial. We look forward to helping you achieve your goals and thrive financially in 2026.

Together ahead,

Sean Hardeman
President & CEO

Send & Receive Money with Zelle® in Mobile Banking

We have partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family and people you know. With Zelle®, you can send money directly from your LBS Financial checking account to enrolled recipients in minutes, all from the convenience of our mobile app.



Don't have our mobile app? Download it for free on the App Store or Google Play Store.

Learn more at www.lbsfcu.org/zelle or feel free to reach out to us via secure message or call 800.527.3328 during business hours.

LBS Financial Donates Hundreds of Gifts to Long Beach Fire Department



Left to right: Sean Hardeman, LBS Financial President and CEO, Will Nash, LBFD Firefighter/Spark of Love Coordinator, Heather Summers, LBS Financial Chief Marketing Officer, and Jason Hosea, LBFD Deputy Chief of Fire Prevention/Fire Marshall.

On December 10, 2025, LBS Financial Credit Union employees donated hundreds of toys and gift cards to the Long Beach Fire Department's Spark of Love Toy Drive.

The Spark of Love Toy Drive has been around since 1955 when LBFD Firefighter Murray Cohn started collecting toys for needy kids. Deliveries were then made to families and community organizations in need during the holiday season.

Belmont Shore Christmas Parade



On December 6, 2025, LBS Financial employees, family, and friends participated in the 41st annual Belmont Shore Christmas Parade in Long Beach and helped set the world record for the most pajamas worn at an event.

2026 Scholarship Application Now Available!



LBS Financial Credit Union is awarding \$2,000 scholarships to two deserving students who are enrolling in higher education to help them with their college expenses.

- Candidate must be a Member of the Credit Union
- Account must be in good standing
- Candidate must be currently enrolled as a high school senior, a high school student dually enrolled in college or a student at an accredited college in their freshman-junior year.

Applications can be picked up at your nearest LBS Financial branch or downloaded at lbsfcu.org/scholarship.

Application Deadline:

Thursday, April 2, 2026

In the Community



LBS Financial Credit Union hosted a Bite of Reality financial education event for Wilson High School students in Long Beach on December 4, 2025 and brought over 30 employee-volunteers through its LBS CARES program to support the event.



Students were given a fictional occupation and monthly salary, then were encouraged to spend their money at different stations to purchase housing, transportation, food, and other needs.



This interactive activity helps teach teens how to make financial decisions and gives them a better understanding of the challenges of living on a budget.

Vote for LBS Financial Credit Union!

For 15 years in a row, we've been honored to have been voted Best Credit Union in the Long Beach Press-Telegram and Gazettes Readers' Choice Awards – and it's all thanks to you our loyal Members.

As we look toward another exciting year, we would be grateful for your support once again. Visit the Long Beach Press-Telegram and Gazettes' Voting Site at press-telegram.bestinvoting.com and submit your vote for LBS Financial Credit Union as the Best Credit Union in Long Beach.

Make sure to submit your vote by February 1st!

Thank you for your support!



Save the Date – Annual Meeting

Please Join Us!

Wednesday, March 18, 2026

Social Hour 3 p.m. • Business Meeting 4:00 p.m.
The Centre at Sycamore Plaza
5000 Clark Avenue, Lakewood, CA
Door prizes & refreshments

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

Rates

As of January 1, 2026. 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	4.99%	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	3.65%	3.70%	3.75%	3.80%
12 month	3.75%	3.80%	3.85%	3.90%
24 month	3.70%	3.75%	3.80%	3.85%

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 or \$8782 per \$1,000 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 4.99% APR for 66 months will have a monthly payment of \$1736 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.

Your Money is published exclusively for Members of LBS Financial Credit Union. Email: info@lbsfcu.org

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