

Your Money



Drive into Spring with our 3 Auto Buying Tips

Spring is a popular time to shop for a vehicle, and with some preparation, you can easily find a car that fits both your needs and your budget. Check out our 3 auto buying tips:



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800.527.3328
562.598.9007
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lbsfcu.org



1. Set Your Budget

Before you start browsing, determine how much you can comfortably afford each month. Don't forget to factor in insurance, maintenance costs, and fuel.

2. Get Pre-Approved

Getting pre-approved can give you stronger negotiating power at the dealership. For a loan pre-approval good for up to 60 days, you can apply online through our website, visit any of our branches, or give us a call.

3. Start Researching

Compare different vehicle models, the average market prices, how reliable the car is, and the history of the vehicle if it's used. Take advantage of our auto buying services from Autoland, AutoSMART, or Enterprise Car Sales. They can help you search for vehicles, compare prices, and find the right car without the stress of traditional car shopping.

Ready to get started? Ask any of our team members at the branches or visit lbsfcu.org/auto to learn more.

President's Message



At LBS Financial, you are more than an account holder—you are a member-owner.

This structure ensures that every decision we make is designed to benefit you. Your participation allows us to reinvest directly into our neighborhoods, supporting local schools, nonprofits, and community wellness programs.

That "credit union difference" also translates to your everyday banking. By returning earnings to our Members through lower fees and competitive rates, we help your household build a stronger financial future.

As we move forward together, I must address a growing concern: fraud. Scams are becoming increasingly sophisticated, particularly "check washing." To protect your assets, we strongly encourage using secure electronic services—such as ACH, Online and Mobile Banking and Bill Pay—rather than mailing paper checks.

Please remain vigilant. Be cautious of unsolicited messages, never share account information, and always verify suspicious requests directly with us. Your security remains our top priority.

Thank you for being a valued Member of LBS Financial.

Together ahead,

Sean Hardeman
President & CEO

Get Educated on the Home Loan Process



Our home loan experts are presenting one more webinar and in person seminar this year to help guide Members through the home loan process. Our team will also be going over our equity loan and line of credit programs to show how current homeowners can access the equity in their home for current and future needs.

All attendees will also receive a \$500 credit towards your appraisal to be used on a purchase or refinanced home loan through LBS Financial, upon close of escrow! *

ZOOM WEBINAR

Wednesday, June 10th
6:00 p.m. to 7:00 p.m.

IN-PERSON SEMINAR

Saturday, July 11th (In-person)
10:30 a.m. to 11:30 a.m.
Cerritos Branch

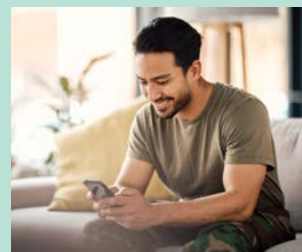
Visit our website at lbsfcu.org/HBS2026 or call extension 5283 to RSVP today!

*Offer may not be used to refinance an existing LBS Financial home loan and cannot be combined with any other incentives or promotions on an LBS Financial home loan. The coupon is good through December 31, 2026. Must be present and complete one-hour webinar/seminar to receive appraisal credit.

Online & Mobile Banking Tips:

Protect Your Accounts with Real-Time Alerts

Enjoy peace of mind with email and text alerts from Online and Mobile Banking. We've added some new alert types! Check these out in Online or Mobile Banking under "Messages & Alerts" > "Manage Alerts"



- Protect your account with instant security alerts like login alerts that let you immediately lock your account if you don't recognize activity
- Get alerts for important account activity like transactions, balance changes, due dates, and external transfers

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

Questions About Home Buying, Home Equity, or Refinancing?

Whether you are in the market for a home or want to fix up your existing home, we can help make your goal a reality.

Schedule a meeting with one of our experienced Residential Loan Consultants today! Get one-on-one time and the opportunity to ask any questions you may have. This service is FREE for Members and walk-ins are welcome.



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Walk-ins welcome on these dates:

May 15 11239 183rd St, Cerritos

June 12 6417 E. Spring St, Long Beach

Walk-ins welcome on these dates:

May 15 6457 E. Pacific Coast Hwy, Long Beach

May 29 4341 E. 10th St, Long Beach

June 26 4436 Atlantic Ave, Long Beach



Join us at the LBS Financial Credit Union Long Beach Classic Half Marathon & 5K

Sunday, May 31, 2026 at Marine Stadium

Race along our beautiful Long Beach coastline. Pick the half marathon or 5K, and get ready for a fast and stunning race.

LBS Financial Members receive 20% off!
Use the promo code: **LBSFAM26** during registration.

Register now on www.longbeachclassic.com



In the Community



On March 12th, LBS Financial purchased and delivered thousands of hygiene items to Cerritos College's Falcon's Nest along with donations collected from our employees. Hygiene items and donations were also donated and delivered to Long Beach City College's Viking Vault on March 18th.



On March 14th our LBS CARES team assisted childhood educators, administrators, and leaders at the Long Beach Early Childhood Education Symposium.



On April 17th, we partnered with Millikan High School in Long Beach to host a Bite of Reality event where students learned how to budget and make their own financial decisions.



Free Webinar! Managing Income Risk in Retirement

Our LBS Financial Investment Advisors and guest speaker Todd McDonough, Regional Vice President of Brookfield Wealth Solutions will be hosting a webinar in May on managing the risks to your retirement income. Learn what factors impact the success of a retirement income strategy.

Date and Time:

Thursday, May 14th • 6:00 pm to 7:00 pm

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

Disclosure: Todd McDonough 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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Enjoy More Member Discounts with FunEx



We've partnered with FunEx to provide our Members with exclusive discounts

on travel, gym memberships, entertainment, and more! Visit lbsfcu.org/member-discounts or tap on the Member Discounts link in Online or Mobile Banking, and click on the FunEx logo to explore 30,000+ offers globally!

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 May 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 66 months)**	New	Used
100% Financing	4.74%	5.19%
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	3.50%	3.55%	3.60%	3.65%
12 month	3.60%	3.65%	3.70%	3.75%
24 month	3.65%	3.70%	3.75%	3.80%

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, 3.12, 36, 24, 30, 36, 42, 48, 60 months. IRA: 6.12, 36, 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 \$8782 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 4.74% APR for 66 months will have a monthly payment of \$1724 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

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



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