

your money

Used Car Sale at Veteran's Stadium

Choose from over 300 vehicles!

LBS Financial Credit Union is partnering with four local franchise dealers to bring over 300 used cars and trucks to the event. These dealers are offering quality pre-owned cars, trucks and SUV's at substantial discounts just for LBS Financial members.

To sweeten the deal, LBS Financial is offering special rates just for this two-day event, with rates as low as 5.75% for 36 months*; 6.25% APR for 66 months; 6.45% APR for 72 months; and 7.25% APR for 84 months**. Special loan rates and sale prices are only available at Veteran's Memorial Stadium during this two-day event.

No need to get pre-approved! Credit Union financing is available in minutes onsite. New members looking for a great deal on a vehicle can also qualify for membership instantly at the event if you live or work in the greater Long Beach area, Orange or Riverside Counties.

**Saturday,
August 4th and
Sunday, August 5th**
**Veteran's Memorial
Stadium in Long
Beach**



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562.598.9007

714.893.5111

www.lbsfcu.org

*Annual Percentage Rate (APR). Rates may vary by amount financed, term and your credit history. Some restrictions apply. Rates, terms and conditions are subject to change without notice. Special rates of 5.75% APR, 6.25% APR, 6.45% APR, and 7.25% APR are available only at LBS Financial Credit Union's sale on August 4 and 5, 2007. Not available for refinance of an existing LBS Financial Credit Union auto loan. Minimum loan amount is \$10,000. For a \$20,000 auto loan at 6.25% APR for 66 months, your payment would be \$359.20 (65 payments of \$359.20 and one final payment of \$351.40). No additional discounts apply.

**84 month financing only available on loans of \$25,000 or more and for FICO scores of 690+.

President's Message



One of the key differences between credit unions and other financial institutions is our cooperative spirit.

Examples of this cooperation are visible to our members every day through the CO-OP® Network of ATMs (more than 25,000 free ATMs across the nation!) and the CU Service Centers® (access to 2,200 shared credit union branches in the U.S.—see the article on page 3 for more information). See the symbol below after this message for the recognizable network logos of both CO-OP Network and CU Service Centers.

While credit unions may be growing in size, we are still nowhere close to the size of some of the largest banks in the country. Our ability to work together with other credit unions has enabled us to offer added convenience and more services while keeping our operating costs low so we can continue to give more back to you.

There are few industries in this country, if any, that operate similarly to credit unions. Not only in the way we all work together for the success of credit unions, but also in our not-for-profit status and focus on members first.

How can you take advantage of the credit union cooperative spirit? For example, if you are a member of LBS Financial and live in Riverside County, you can find a shared branch to transact almost all of your Credit Union business, just as though you were visiting one of our branch offices. If you are traveling across the country, you can probably find a shared branch or a free ATM with the CO-OP symbol. This convenience goes beyond what most of the largest banks can offer, even with their very large branch networks.

Just make sure to plan ahead when you travel. Visit our website and click on Account Access for all of the details on our convenient services and to find the closest shared branch or free ATM. In Southern California, LBS Financial has worked for many years with F&M Bank and also offers free access to their ATMs. Another cooperative spirit in action!

While value is our greatest offer to you as a member, with LBS Financial having some of the best rates and lowest fees around, convenience to your account is also made possible through our partnerships.

In Cerritos, we are excited about offering more convenience in the following months. With the relocation of our office from a 1,700 square foot branch to a 4,500 square foot branch, our members in this area will be better served. The new location is also much easier to access. We will keep you informed of our grand opening date as we near completion.

I hope you and your families are enjoying the summer months. Thank you for your continued support of the Credit Union!

Sincerely,

Jeffrey A. Napper
President & CEO



Home Loans: Ready for a Buyers Market?

Have you noticed how long that house on the corner has been up for sale?

It's beginning to look like a buyer's market as housing sales and prices are beginning to decline. At the same time, mortgage rates have hardly increased over the last couple years.

If you are ready to move from renter to owner, consider some of the following before you make the move:

- **Understand your options.** Research the different types of home loans available. Fixed rate or adjustable? It really depends on the market and how long you plan to be in your house. Visit our website at www.lbsfcu.org and click on FAQs or Member Education for more details on types of home loans and tips on real estate purchases and mortgages.
- **Get pre-approved.** A Pre-approval letter from a direct lender may be all that stands between you and an offer on your new home. Allow us to suggest loan options that may appeal to you. Use our real estate agent referral service, One Source, and earn a cash rebate to help with closing costs or other expenses.
- **Calculate the costs.** Make sure you calculate the real estate agent's commission, down payment, closing costs, monthly mortgage payment, annual property taxes, home owner's insurance, PMI (private mortgage insurance which is needed if you do not make a 20% down payment) and maintenance costs.
- **Tax breaks.** Interest you pay on your home loan may be tax deductible. Check with your tax adviser. Tax breaks for homeownership can offset some of the costs above.



LBS Financial offers many different types of home loan programs to make the process even easier. We can also offer you up to a 25% rebate on real estate commissions through our One Source Real Estate Services.

Visit our website and click on **Mortgage Center** on the home page to research rates and apply online in minutes.

Guarding your Personal Information

While email and the Internet are excellent tools for communication and information, criminals have also found them to be successful avenues for theft.

Eliminate some of the risks involved with using these tools by being aware of the latest scams and look for these typical signs of fraud related to email and websites:

- **Don't Give Out Your Information.** If you receive an email asking you to enter personal information (social security number, account numbers, etc), it is probably a "phishing" email, meaning that a criminal is posing as a reputable institution to encourage you to give them your information.
- **Check the Website Address.** Some emails will direct you to a "spoofed" website, or a website that looks just like the real one from the company you know. Verify the web address, especially for any site where you have to enter private information (example: your online banking website). Also, make sure the site you are entering your information into is secure (look for a lock or https in the address line).
- **Be Careful What You Download.** Many sites offer free wallpapers, screensavers and other items that may include malicious software (adware, spyware, etc). These programs can take over your computer and forward personal information to fraudsters.

Keep your computer up-to-date with the latest anti-virus software, firewalls and updates. To further protect your personal information, LBS Financial recently implemented a new method of authentication for CU OnLine. Visit our home page at www.lbsfcu.org for more information on protecting your identity and for details on our new security for CU OnLine.

Cerritos Office Relocating in Late 2007!

Our Cerritos office is moving—to a new and bigger location!

The new office will open towards the end of this year and is super convenient, located less than a mile from our existing office, but on the North side of the Cerritos Mall on 183rd Street.

Our new office location is over 4,500 square feet (more than double the size of the current location) and is located next door to Chuck E. Cheese. Upon opening the new location later this year, we will be closing the current office on South Street.

11239 183rd Street
Cerritos, CA 90703

More information will be sent to members about the new location and grand opening in the following months.

Access Your Account at Over 2,200 Shared Branches

Did you know that LBS Financial offers access to over 2,200 branch offices across the United States in addition to our six local offices?

Through participation in the CU Service Centers® Network, LBS Financial works with other credit unions across the country that open their doors to our members, enabling you to make deposits, withdrawals, loan payments, account transfers and more*.

Later this year, the CU Service Centers Network will be installing kiosks at selected 7-Elevens across the country that will offer many of the same features – but at the local convenience store! We will share more information on this new service as it becomes available.

Visit our website at www.lbsfcu.org and click on Account Access for more information about the CU Service Centers and to find a location near you.



* Some of the services may have a fee. Please visit our website under Account Access and Shared Branching for full information.



Got Credit?

LBS Financial Credit Union offers Visa Classic and Gold cards with no cash advance fees, no annual fees* and competitive rates. Visa Gold cards also offer a points for cash program. Contact the Credit Union for more information!

*Gold Card annual fee waived for 2007

We Are Here for You!

Call us to complete transactions, get account and product information or inquire about a loan, Monday through Saturday.

Office Hours & Locations

	MON	TUES	WED	THURS	FRI	SAT
Bixby Knolls* 4436 Atlantic Avenue	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
Cerritos 11462 South Street	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
East Long Beach* 4341 E. Tenth Street	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 12
Lakewood* 4916 Bellflower Boulevard	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
Los Altos 6417 E. Spring Street	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
Newport-Mesa 1401 Quail Street	9 - 5	9 - 5	9 - 5	9 - 5	9 - 5	Closed
Call Center	8:30 - 5:30	8:30 - 7	8:30 - 7	8:30 - 7	9 - 7	8:30 - 5

*Walk-up windows open Monday - Thursday at 8:30 am and Friday at 9 am. Lakewood's is open until 7 pm Monday - Friday. Bixby and Lakewood walk-up only on Saturday.

RATES As of July 15, 2007. All Rates are subject to change without notice.

SAVINGS	Dividend Rate	APY
SHARE SAVINGS		
Average Daily Balance below \$100	0.75%	0.75%
Average Daily Balance \$100 or above	1.00%	1.01%
MONEY MARKET		
\$100,000 and above	3.92%	4.00%
\$50,000 to \$99,999	3.68%	3.75%
\$25,000 to \$49,999	3.44%	3.50%
\$2,500 to \$24,999	3.20%	3.25%
Below \$2,500	1.00%	1.01%
CLUB/IRA SUB SHARE	1.00%	1.01%

LOANS <small>Rates Quoted as low as APR</small>	
SIGNATURE LOAN Unsecured*	11.65%
NEW OR USED AUTO, TRUCK, SUV (Up to 36 months)**	
100% Financing	6.00% ***
80% Financing	5.85% ***
BOATS/RVS - New or Used	
80% Financed up to 66 months/New**	7.50%
MOTORCYCLES - New or Used	
100% Financing up to 48 months/New**	8.50%

	SHARE CERTIFICATES <small>All Rates Quoted in Annual Percentage Yield (APY)</small>			
	BRONZE (\$2,500 min.)	SILVER (\$20,000 min.)	GOLD (\$50,000 min.)	JUMBO (Over \$90,000 min.)
3 month (\$1,000 min.)	4.75%	4.80%	4.85%	4.95%
5 month	5.10%	5.15%	5.20%	5.25%
6 month	5.00%	5.05%	5.10%	5.20%

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 months. Loans: Rates are quoted as the lowest rate available, in Annual Percentage Rate (APR) and reflect a .25% discount for automatic payment transfer from Savings or Checking or payroll deduction.

*Signature Loan financed to 5 years, \$22.08 per \$1,000 borrowed. **Longer terms are available for these products. Contact the Credit Union for details. ***A loan at 6.00% APR for 36 months will have a monthly payment of \$30.44 per \$1,000 borrowed. Promotional loan rates are not available on existing LBSFCU loans. Loan rate based on LBSFCU credit approval.

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. LBSFCU 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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