

# your money

## Sign up for Online Bill Payer and Win Big!

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NEW BRANCH OFFICE IN CERRITOS!

*Paying bills online is convenient, fast, saves money and allows you greater control in managing your finances. Why write checks and lick stamps when you can pay all your bills with just a simple mouse click.*

LBS Financial Credit Union is offering even more incentive to pay your bills online through December 31, 2007. Three random winners will be chosen each month from new enrolled Bill Payer users that have paid a bill using online Bill Payer during the drawing month. The more bills you pay that month, the more chances you have to win.

**1st Prize**

**\$500**

**2nd Prize**

**\$250**

**3rd Prize**

**\$100**



Bill Payer is easy to set up and takes just minutes to master. All you need is an LBS Financial Checking account and a computer with Internet access. Sign up today! Visit our website at [www.lbsfcu.org](http://www.lbsfcu.org), login to your CU OnLine account, click on Pay Bills and just follow the instructions – it's that easy!

\*Three random member names will be drawn at the end of each month to win one of three prizes. Contest valid from October 1, 2007 through December 31, 2007. On the last business day of each month, three winners will be randomly chosen to win first prize: \$500, second prize: \$250 and third prize: \$100. Winners will be drawn from a list of new users that enrolled between October 1 and December 31 and paid a bill during the drawing month. Winners are not eligible to win more than once during this promotion. Winners will be notified by mail. No exchanges or cash redemption. Offer subject to change at any time. For complete official rules, visit our website at [www.lbsfcu.org](http://www.lbsfcu.org) or visit any branch. **NO PURCHASE NECESSARY TO WIN.** Prizes will be awarded each month from 10/31/07 through 12/31/07. Odds of winning will depend on the number of entries, which are estimated to be 1 in 2,500 each month. All entrants must be members in good standing, eligible per Credit Union policy and at least 18 years of age. LBS Financial Credit Union officials, employees and their families are not eligible for the sweepstakes. Entries will be accepted through 12/31/07. Prize check will be mailed approximately 4 weeks from drawing.

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[www.lbsfcu.org](http://www.lbsfcu.org)

## President's Message



The Holidays are upon us, and many of us are preparing our family feasts to give thanks for another year. It's been a tough year, marked by the biggest credit crunch in history with the sub-prime mortgage fallout, job losses and a slowing economy. We've all been affected in some way, whether from the loss in value of our homes, or the domino effect of losing a job related to the mortgage industry.

How has your Credit Union been affected during these difficult times? Fortunately, LBS Financial Credit Union has followed very sound mortgage lending practices. We do not currently have any of our home loans in foreclosure. The Credit Union continues to be in a very strong financial position and is well capitalized at over 12%. This means we are ready to weather any storm that could come as a result of changes in the economy.

Our representatives are making efforts to work with members who have had issues with their mortgages at other lenders. If you have an Adjustable Rate Mortgage (ARM) with another lender that is adjusting soon and could result in a large monthly payment increase, please let us know. We may have a loan product available to meet your needs or can help you find solutions.

Since 2007 was much slower for the Credit Union in overall loan volume and income, we evaluated our fees for the first time in 10 years. Keeping our fees low has always been important to the Credit Union and part of what makes us unique as a financial institution. We are straight-forward, have never charged unnecessary fees and want to always make our services affordable. We raised about ten of our fees, most by just a few dollars. This change will only affect some of our members and we are pleased to say that even with the increases, our new fees still fall far below most other financial institutions.

Lower fees, higher dividends on savings, and lower rates on loans are part of the credit union difference and especially the LBS Financial Credit Union difference. As a credit union, we work in an industry where cooperation is the key to our success. Credit unions combine their resources to offer excellent value to their membership. One way that credit unions are able to provide value to their membership is through their tax exempt status and through legislation that supports the credit union movement. We've recognized one of our local legislators in this newsletter because of his support for the credit union movement and legislation that will help credit unions continue to offer the best value to their membership. This is truly important, as we are now in an environment where many banks would like to see credit unions become extinct. We thank Congressman Royce and many other local legislators for their support of credit unions!

The opportunity to serve our members on the phone, in the branch and through electronic services reminds us every day why we are in business. We wouldn't exist without our members. Thanks to you and your family for your support over the years and have a wonderful Holiday Season!

Sincerely,

Jeffrey A. Napper  
President & CEO

## Do You Need Extra Cash this Season?

*To make your own holiday gift-giving easier, LBS Financial is offering you two ways to make this season just a little bit easier on the pocketbook:*

### SKIP-A-PAYMENT

You have an option to automatically skip your VISA® Classic or Gold payments for December 2007 and/or January 2008\*

### WAIVER OF VISA GOLD ANNUAL FEE

Your VISA Gold Card annual fee of \$24 will be waived for 2008.

Continue to enjoy our VISA Gold Benefits:

- No Cash Advance Fee
- 25-Day Grace Period (on purchases only)
- Bonus Point Program - earn one point for each purchase dollar spent
- Competitive Rates
- FREE Auto Rental Insurance
- FREE \$400,000 Travel Accident Insurance
- Travel Assistance and More!

\*For your convenience, the Visa Holiday Payment Skip will be done automatically and there will be no need to contact LBS Financial Credit Union. **If payment is normally made through an automatic transfer, your payment will continue UNLESS you contact us. Interest due on the Visa balance during December and January will continue to accrue.** Skip-a-Payment is only available for members whose Credit Union account is in good standing and current. Some other restrictions may apply. Members who do not wish to participate in the Skip-a-Payment promotion can simply continue making regular monthly payments.

## Security Tip: Protect your Computer!

*One of the best ways to keep your private information secure when using your computer is to have adequate security software installed.*

This could be your best protection from criminals who can "hack" into your computer system and steal your valuable personal information like passwords, social security numbers, etc. Programs like Norton Antivirus™ and McAfee® can offer you this type of protection. Having the latest version of software, keeping your virus definition files up-to-date and updating annually is important to protecting your computer from this type of security or identity threat.

## Fee Notice

*Effective December 1, 2007, LBS Financial Credit Union will be increasing some fees. These changes are very minimal and will not affect most of our members.*

For example: LBS Financial currently charges \$12 for Non-Sufficient Funds (NSF). As of December 1, this fee increases to \$15. The average NSF fee at most financial institutions is between \$25 and \$30.

It has been almost 10 years since LBS Financial Credit Union raised any of its fees, and even with some slight increases, our fees are still lower than most other financial institutions. We assure you that you are still enjoying the best value by banking with us. All members should have received a copy of the new Fee Schedule effective December 1, 2007 with their statements in October.

## International Credit Union Day

LBS Financial celebrated International Credit Union Day on October 18 with a celebration at each branch. International Credit Union Day was created to celebrate how credit unions improve the lives of their members around the world. There are roughly 46,000 credit unions in the world, serving 172 million people in 97 countries. This year's theme, "Together We're Better," recognized that credit unions are continuing to forge new partnerships and share new ideas – and the result is better services for members worldwide.



*LBS Financial Member, Nicholas Lopez, Member since 1995, visits with staff member, Koumis Boosalis at the Los Altos Branch on International Credit Union Day.*

## New Branch Office in Cerritos!

Immediately following the Thanksgiving Holiday, LBS Financial Credit Union will be opening its doors on a new office in Cerritos.

The new office is located at 183rd Street in Cerritos, less than a mile from our existing office and on the north side of the Cerritos mall (next to Chuck E. Cheese's). With over 4,500 square feet of space (more than double the size of our current Cerritos location), the new office provides many conveniences and the opportunity to serve more members in the Cerritos area.

New Cerritos Location in late November, 2007

11239 183rd Street  
Cerritos, CA 90703

Maps to the new location are available at all branch offices. There is parking in front of the new location and lots of additional parking behind the strip mall. We will be notifying members of the exact grand opening date soon with hours of operation.

**Upon opening the new location in November, we will be closing the current office on South Street.**



## Thanks for Supporting Credit Unions!

On behalf of LBS Financial Credit Union, and many other credit unions, we would like to thank California Congressman Ed Royce for becoming a co-sponsor of H.R. 1537, the Credit Union Regulatory Improvements Act (CURIA). We greatly appreciate Congressman Royce's support of credit unions.

There are currently, as of this newsletter, 136 bi-partisan co-sponsors (32 out of 53 in California) in Congress supporting this important legislation.

The act is being introduced primarily to modernize credit union net worth standards, advance credit union efforts to promote economic growth, and modify credit union regulatory standards.

*...Thank you Congressman Royce!*



## Save the Date – Annual Meeting!

*Please join us!*

Thursday, February 28, 2008 at 3:00 p.m.  
 Centre at Sycamore Plaza  
 5000 Clark Avenue  
 Lakewood, CA  
 Door prizes & Refreshments

## Careers at LBS Financial

If you like to bank with us, why not work with us? Great careers are available at the Credit Union. Visit [www.lbsfcu.org](http://www.lbsfcu.org) and click on Careers for more information.

### Office Hours & Locations

	MON	TUES	WED	THURS	FRI	SAT
<b>Bixby Knolls*</b> <i>4436 Atlantic Avenue</i>	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
<b>Cerritos</b> <i>11462 South Street</i>	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
<b>East Long Beach*</b> <i>4341 E. 10th Street</i>	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 12
<b>Lakewood*</b> <i>4916 Bellflower Boulevard</i>	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
<b>Los Altos</b> <i>6417 E. Spring Street</i>	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
<b>Newport-Mesa</b> <i>1401 Quail Street</i>	9 - 5	9 - 5	9 - 5	9 - 5	9 - 5	Closed
<b>Call Center</b>	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 November 1, 2007. All Rates are subject to change without notice.

SAVINGS	Dividend Rate	APY
<b>SHARE SAVINGS</b>		
Average Daily Balance below \$100	0.75%	0.75%
Average Daily Balance \$100 or above	1.00%	1.01%
<b>MONEY MARKET</b>		
\$100,000 and above	3.68%	3.75%
\$50,000 to \$99,999	3.44%	3.50%
\$25,000 to \$49,999	3.20%	3.25%
\$2,500 to \$24,999	2.96%	3.00%
Below \$2,500	1.00%	1.01%
CLUB/IRA SUB SHARE	1.00%	1.01%

LOANS <small>Rates Quoted as low as APR</small>	
<b>SIGNATURE LOAN Unsecured*</b>	11.65%
<b>NEW OR USED AUTO, TRUCK, SUV (Up to 36 months)**</b>	
100% Financing	6.00% ***
80% Financing	5.85% ***
<b>BOATS/RVS – New or Used</b>	
80% Financed up to 66 months/New**	7.25%
<b>MOTORCYCLES – New or Used</b>	
100% Financing up to 48 months/New**	8.50%

SHARE CERTIFICATES <small>All Rates Quoted in Annual Percentage Yield (APY)</small>	BRONZE	SILVER	GOLD	JUMBO
	(\$2,500 min.)	(\$20,000 min.)	(\$50,000 min.)	(Over \$90,000 min.)
3 month (\$1,000 min.)	4.45%	4.50%	4.55%	4.65%
5 month	4.80%	4.85%	4.90%	5.00%
6 month	4.70%	4.75%	4.80%	4.90%

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 LBS Financial loans. Loan rate based on LBS Financial 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](mailto:info@lbsfcu.org)

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