

your money

Refer & Get \$50!

IN THIS ISSUE

- REFER AND GET \$50
.....
- PRESIDENT'S MESSAGE
.....
- PUBLIC WIFI WARNING
.....
- SAVINGS BONDS
GO PAPERLESS
.....
- LOWER YOUR
INSURANCE RATES
.....
- LBS COMMUNITY
EVENTS
.....
- SAVE 10% WITH
SPRINT NEXTEL
.....

When you open or refinance an auto loan – OR – refer your friends or family members to open or refinance an auto loan with LBS Financial Credit Union, you and each person you refer could receive \$50 as our way of saying “thanks!”



Once you or your friend has registered for the program and then open(s) an auto loan of at least \$7,500 with automatic payment from an LBS Financial Credit Union Savings or Checking account, you will both receive a \$50 Visa® Reward Card.* The referring party must be an existing Member of LBS Financial Credit Union and maintain an account in good standing at the Credit Union until the referred party completes all Refer-a-Loan program qualifications. Referred Member must meet all Financial Institution Membership criteria for either party to receive the reward. The auto loan must be funded at an LBS Financial Credit Union branch office, not a dealership.

Visit our website today at www.lbsfcu.org and click on the banner on our home page for more information and to register online.

*TERMS AND CONDITIONS: This offer through the Refer-a-Loan program is available to Members in good standing at LBS Financial Credit Union. Non US residents and individuals under 18 years of age are not eligible. To qualify, you must follow all steps exactly as described in offer and meet all terms and conditions. Referred Member must complete all program requirements exactly as described with the offer for either party to receive the reward card. Reward recipients acknowledge that the value of the reward will be reported to the IRS, state, or local tax authorities if required by applicable law, and the recipient is responsible for any federal, state, or local taxes on this bonus item. Offer may be discontinued at anytime. Membership is required at time of loan disbursement. New auto loans and auto loan refinances from other institutions are included in the Refer-a-Loan program. This offer is not available on existing LBS Financial Credit Union auto loans or for motorcycles, boats, RVs, or other vehicles. Credit Union and third party vendor both reserve the right to modify or cancel the program at any time without notice to either party. Visa® is not a participant or sponsor of this promotion. Various trademarks held by their respective owners.

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www.lbsfcu.org

Save the Date Annual Meeting!

PLEASE JOIN US!
Tuesday, February 28, 2012
Social Hour 3 p.m. • Business Meeting 4 p.m.
Centre at Sycamore Plaza
5000 Clark Avenue, Lakewood, CA
Door prizes & refreshments

President's Message



As a Member-owner of LBS Financial Credit Union, you already know about the value that Membership provides.

The credit union difference is becoming even more defined lately as the banking industry continues to introduce new fees to their customers.

LBS Financial earns very little in fee income from our Members and profiting from fees has never been our model for success. The credit union model was built for the benefit of its members. Since we do not have shareholders like the banks, our profits are able to be returned back to our Members, keeping fees low and rates competitive. During these times, we hope you can help spread the word about credit unions and encourage your friends and family to consider us as their banking choice. Credit unions are the best kept secret in banking, but we do not want to remain a secret and hope more people can benefit from the value we provide.

LBS Financial Credit Union was voted "Best Credit Union" in Long Beach this year in the *Press Telegram's Reader's Poll*. We want to thank our Members for recognizing us in the community. We strive everyday to remain relevant to you and your families. This year we enhanced our online banking, CU OnLine. We've also been renovating some of our branch offices in the last year and will continue to look for ways to enhance your service experience whether you access your account at a branch, by phone, ATM or online.

We've continued to receive excellent feedback from our Members through our weekly phone surveys. If you've visited a branch or contacted our Information Central Contact Center, you may have received a call asking about your experience. These surveys truly direct our focus, ensuring we are providing top notch service and also help us determine projects to enhance future services. Over 90% of Members continue to rate their experiences as 4s or 5s (with 5 being the highest score). Thank you for your feedback and taking the time to answer these important calls!

Giving back to the neighborhoods we serve is a focus here at the Credit Union. In addition to the value we provide to our Members, we believe it's important to support education and the environment in the communities we serve. We've added some new programs this year to get even more involved (see page 3 for information on our Adopt-a-School Program and Beach Clean-Up). I want to personally thank our Members that supported the school donations this year. It was such a pleasure for us to participate in this program and work with the local schools. Your donations really made a difference.

Thank you for your continued support and best wishes to you and your families this holiday season!

Best Regards,

Jeffrey A Napper
President & CEO

Think Twice Before Using Public WiFi

Using a public place to access the Internet has become common practice, but there are risks involved. Free public Wireless Internet (WiFi) hotspots allow anyone with the right software to see what you are doing. You might even be hit by malware or other programs that allow your computer to be controlled by hackers.

How can you protect yourself? Follow these tips before using public WiFi:

Enable SSL connections: An SSL connection encrypts the information exchanged between you and the website you are using, keeping others out. LBS Financial's online banking (CU OnLine) is an example of how SSL connections are used. Most websites do not have this enabled unless they are providing sensitive information, but you can enable an SSL connection on most websites if they offer a place to change settings. For example, on Twitter, go to your settings, scroll to the bottom of the Account tab, check the box for Always Use HTTPS and save.

Disable sharing: Many people use their computers to share a connection to printers or other devices. This is fine for at home, but when using public WiFi you will want to disable this feature to further protect your computer.

Turn off WiFi: If you aren't using the WiFi feature on your computer when using it outside of your home, turn it off. Otherwise, it could be roaming to find accessible connections even when you aren't using it, which could put you at risk. Only turn on the WiFi feature when you need to use it.

Log in using a VPN: If you are accessing the Internet through a work VPN, this does offer added security. Enabling the company VPN will encrypt your browsing and work as a shield. You can also buy a VPN account through a third party. Prices range from \$8 to \$10 a month.

Want Lower Insurance Rates?



Apollo Insurance Services has been a trusted partner of LBS Financial Credit Union for many years. As an LBS Financial Member you have access to the best auto, home and personal insurance coverage. Apollo's licensed professionals

represent the top-rated insurance companies. Many of their insurance carriers offer unique discounts available only to Credit Union Members. Discounts for multi-car, home and auto, safe driver, and certain professional degrees are some of the many discounts available. As a full-service independent insurance agency, they provide:

One-Stop Comparison Shopping: They do the work for you by comparing pricing and coverage from over 25 top-rated companies to find the best coverage at the best price – and you'll never pay a broker's fee.

Free annual reviews: As your life and lifestyle changes, their knowledgeable, licensed insurance agents are ready to make sure your insurance protection keeps up with your needs.

Peace of mind: With outstanding coverage coupled with superior member service, you can rest easy knowing they are there for you.

For more information or to get a quote today, call 800.939.6633 or visit www.apolloinsuranceservices.com/lbsfcu.

Insurance products offered through Apollo Insurance Services, Inc., California Insurance License # 0394033 Apollo Insurance Services, Inc. Insurance products 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the credit union or any affiliated entities; 3) involve investment risk, including possible loss of value. Insurance products not available in all states.

Continue to Save with LBS Financial



Recent news headlines have been focused on some of the new banking fees to be charged by the big banks. Merchants currently pay a percentage of the purchase price for every debit card swipe made at their place of business by a customer. The percentage is paid to Visa/Mastercard and the financial institution and is meant to cover the operational costs to provide the service (including fraud/losses, overhead, etc).

New government regulations are forcing financial institutions to lower the fees charged to merchants for offering the debit card service. To make up for lost income, some banks are starting to charge more for checking accounts or charge new fees for other services.

While LBS Financial will be affected by this legislation, we have no plans to add these new fees to recoup the costs from our Members. We put our Members first and believe that keeping our fees low is part of the overall value we provide. Thank you for your continued support and don't hesitate to let your friends and family know how they can save money by moving their accounts to LBS Financial Credit Union!

Paper Savings Bonds Are No Longer For Sale in 2012

The U.S. Department of Treasury recently announced that as of January 1, 2012 paper savings bonds will no longer be sold at financial institutions. As a result, paper savings bonds will no longer be available for purchase at LBS Financial branches as of December 31, 2011. The move away from paper savings bonds is part of the Treasury's all electronic initiative.

Members can continue to redeem their savings bonds at the Credit Union, online through www.treasurydirect.gov or convert your paper bonds to electronic free of charge through their website. Paper bonds which have not yet matured but are lost, stolen, or destroyed, can be reissued in paper or electronic form through their website as well.

If you wish to buy savings bonds in the future, you can buy them online from TreasuryDirect® at www.treasurydirect.gov. Once you establish a free TreasuryDirect account, you can buy, manage, and redeem Series I and EE electronic savings bonds; convert your paper bonds to electronic versions; and invest in other securities, such as Treasury bills and notes, and more.

2012 Scholarship

Congratulations to Alexander Tran of Long Beach who was the 2011 winner of LBS Financial's \$1,000 annual scholarship.

Any Member of LBS Financial Credit Union, in good standing, and currently enrolled as a high school senior or at an accredited college in his/her freshman-junior year is eligible to apply for the \$1,000 scholarship.

To apply for our 2012 Member Scholarship, applicants should visit any branch office for an application or visit our website at www.lbsfcu.org and click on About Us to download the full application. The application deadline is Friday, April 13, 2012, end of business day (or postmarked by April 13, 2012). The winner will be notified on Friday, May 18, 2012.



From left to right: Sean Hardeman, Senior Vice President, Member Services, Alexander Tran, Scholarship Recipient and Jeff Napper, President and CEO.

Thanks for Supporting our 2011 Adopt-a-School Program!



Child Development Department Donation

The Credit Union's first annual Adopt-a-School program was a great success! A special thank you to our Members, many of whom dropped off donations at our branch offices during the summer to support one of the three schools/school districts selected for this year's program.

The Credit Union partnered with Long Beach Unified School District to select Stephens Middle School, Bellflower Unified School District to provide supplies to four elementary schools and ABC Unified School District to select their Child Development Department for the 2011 donations. All of the items donated were delivered to the selected schools in the first couple weeks of the school year.

In addition to the donations from Credit Union Members and the public, the Credit Union promoted the program internally and collected money and school supplies from its employees. The final donations included items like paper, pens, glue, hand sanitizer, binders, folders, fully supplied backpacks for the students and even small bicycles, tricycles and learning toys for small children.

The Credit Union is looking forward to launching our second annual Adopt-a-School program in 2012 and will be working with the three districts again to select different schools. Wish lists will be posted again for donations in the spring of 2012.

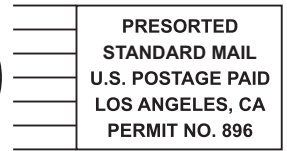
LBS Financial Employees Clean-Up Long Beach



LBS Beach Clean Up Team

Forty LBS Financial Credit Union employees, friends and family volunteered their time on Saturday, September 17, 2011 to clean-up a portion of the Long Beach coastline in conjunction with the California Coastal Clean-Up Day.

LBS Financial participates in the City's Adopt-a-Beach program and has adopted the beach between 14th Place and 19th Place off of Ocean Boulevard, accessible from the Junipero parking lot. The Credit Union is committed to cleaning up the beach a minimum of four times per year. As part of the Adopt-a-Beach program, LBS Financial's beach clean-up team participated in the State-wide California Coastal Clean-Up Day on September 17th. This was the Credit Union's third beach clean-up for 2011.



Save 10% with Sprint Nextel



Why Throw Away Money?
LBS Financial Credit Union Members can take advantage of exclusive savings on Sprint Nextel services.

Visit www.SprintSave4CU.com or call 877.SAVE.4.CU to learn more about this discount plan.*

*Verification of Membership is required at time of purchase/reactivation/upgrade.

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 11239 183rd Street	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
East Long Beach* 4341 E. 10th 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 Nov 1, 2011. All Rates are subject to change without notice.

SAVINGS	Dividend Rate	APY
SHARE SAVINGS		
Average Daily Balance below \$100	0.10%	0.10%
Average Daily Balance \$100 or above	0.15%	0.15%
MONEY MARKET		
\$100,000 and above	0.50%	0.50%
\$50,000 to \$99,999	0.40%	0.40%
\$25,000 to \$49,999	0.35%	0.35%
\$2,500 to \$24,999	0.25%	0.25%
Below \$2,500	0.15%	0.15%
CLUB/SPECIAL SAVINGS	0.15%	0.15%

LOANS Rates Quoted as low as APR

SIGNATURE LOAN Unsecured*	11.65%	
AUTO, TRUCK, SUV (Up to 36 months)**	New	Used
100% Financing	3.25%	3.49%
80% Financing	2.99%***	3.25%
BOATS/RVS - New or Used		
80% Financed up to 66 months/New**	6.75%	7.25%
MOTORCYCLES - New or Used		
100% Financing up to 48 months/New**	7.74%	8.25%

SHARE CERTIFICATES All Rates Quoted in Annual Percentage Yield (APY)

	BRONZE (\$2,500 min.)	SILVER (\$20,000 min.)	GOLD (\$50,000 min.)	JUMBO (Over \$90,000 min.)
3 month (\$1,000 min.)	0.30%	0.35%	0.40%	0.45%
6 month	0.40%	0.45%	0.50%	0.55%
12 month	0.50%	0.55%	0.60%	0.65%

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 2.99% APR for 36 months with a 20% down payment will have a monthly payment of \$29.10 per \$1,000 borrowed. Rates and terms vary based on Member's credit history and amount financed. Rates and terms are subject to change at any time. Member Give Back Loan Discount and select auto buying services discount are not available on existing LBS Financial Credit Union auto loans or for motorcycles, boats, RVs or other vehicles. Rate reflects a 25% discount for automatic transfer from an LBS Financial Checking or Savings account, a 25% discount for a new or used auto purchase (2006-2011) from one of our select auto buying services and a 2.00% Member Give Back Loan Discount (only available through December 31, 2011).

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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