

# your money

## Thanks a Billion!

### IN THIS ISSUE

PRESIDENT'S MESSAGE

PAINT A SCHOOL WITH LBS!

MATH DAY AT THE BEACH

ADDITIONAL SECURITY  
FOR CU ONLINE

NEW FRAUD PROTECTION  
SYSTEMS

NEW COIN MACHINE SERVICE

RATES

Your Credit Union reached a milestone in growth this year with over \$1 billion in total assets as of March 31, 2007. Our success is due to your support throughout the years. Through your continued patronage, LBS Financial will continue to grow and provide you and your family with the best value in the neighborhood: great rates, low fees and convenient access to your account.

### Let's Celebrate!

For a limited time, LBS Financial is offering two specials as our way of saying, "Thanks a Billion!"

#### ■ Thanks a Billion Certificate

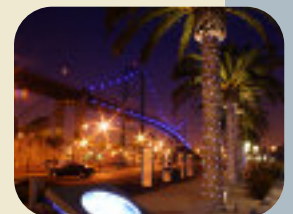
Open a 5 month Certificate Special with a minimum of \$500 and earn 5.25% APY\*. A one-time additional deposit of \$500 or more can be made during the term of the certificate.

#### ■ Thanks a Billion Loan Discount

Receive a 1/4% off the lowest rate you qualify for on any vehicle loan\*\* (auto, motorcycle, RV or boat).

Thanks a Billion to our more than 116,000 members! Watch for a member appreciation day coming soon to each of our six branches in late May/early June.

\*APY=Annual Percentage Yield. Share Certificate rates are in effect until the maturity date. APY is based on the assumption that dividends remain within the account. The dividend rate and APY are paid on the entire balance in the account. Withdrawals will reduce earnings; there are penalties for early withdrawals; and fees may reduce earnings. 5 month certificate rolls to 6 month at maturity. \*\*1/4% discount is available on all new and used vehicle loans (auto, motorcycle, boat, RV) and may be combined with other discounts in effect at the time of the transaction. Available discounts include a discount for automatic payment from a Credit Union account and the use of the Surrogate Auto Shopper. Offer also available for loans made under the Same Wheels—Better Deal promotion. All loans subject to credit approval. Offer not available on existing LBS Financial Credit Union loans.



562.598.9007

714.893.5111

www.lbsfcu.org

## President's Message



This year, LBS Financial reached a significant milestone: over \$1 billion in total assets as of March 31, 2007. This success is a good sign of the stability and security of your Credit Union, which also translates to the safety of your funds and our ability to provide you with great rates. Your Credit Union has grown with the community for 72 years. We hope to continue to grow in order to provide you with the best products, most competitive rates and excellent service.

The Credit Union's growth in membership and assets has enabled us to survive in the extremely competitive financial marketplace and continue offering new services and products to meet your financial needs.

At the same time, it's important to note that our financial health continues to be strong and our rates are some of the best around. The financial health of the Credit Union is important so that we can continue to deliver the best service and value back to our members.

In 1935, LBS Financial Credit Union (then known as Long Beach School District Employees Federal Credit Union) opened its doors for business. Run by volunteers, the Credit Union had only 28 members. Created by school employees, the Credit Union's purpose was to provide affordable loans and a good place to save for school employees and their co-workers. By forming a not-for-profit credit union, school employees could enjoy an environment where its members are owners and benefit more through better rates and lower fees. Long Beach School District Employees Federal Credit Union became Long Beach Schools Federal Credit Union and eventually LBS Financial Credit Union in the year 2000.

Since its inception, LBS Financial has been led by only three President and CEOs: Morris Hayter, Frank Reed and presently, myself. We also have many staff and volunteer board members who have been with the Credit Union for many years.

Seventy-two years later, the Credit Union is \$1 billion in assets with more than 116,000 members. There were a lot of other milestones along the way, and most of all, we thank our members, staff and board of directors who have made us successful. Thank you for your loyal support. We hope to continue serving you and your families for many years to come.

Best Regards,

Jeffrey A. Napper  
President & CEO

## Paint a School with LBS!

We are inviting members, our staff and anyone who would like to join us for a day of fun and the chance to be a part of a great neighborhood project to enhance the appearance of one of Long Beach Unified's schools: **Florence Bixby Elementary in Long Beach.**

### No experience required!

If you can pick up a paint brush, you're in! We are painting the exterior of the school only and adding some light landscaping. All preparation will happen prior to your arrival by the experts. All supplies, food and beverages throughout the day are provided by LBS Financial and United We Paint. Experts will be on site to guide the volunteers and ensure the school receives a professional job.

### We've partnered with the experts

The United We Paint Coalition has implemented a series of volunteer community-beautification initiatives throughout California, including the beautification of 450 sites (50 schools and 400 homes). All funding for the project is provided by LBS Financial Credit Union.

### Save the Date!

**May 19, 2007**

8 am - 3 pm (7:30 am check-in)

Florence Bixby Elementary School

5251 E. Stearns St

Long Beach, CA 90815

### Register today!

Visit [www.unitedwepaint.org](http://www.unitedwepaint.org) and select the LBS Financial Credit Union event on their home page to volunteer today!

*Join us to add value to the neighborhood!*

*Children are also welcome, but parents must be present for anyone under the age of 14.*



## Math Day at the Beach

LBS Financial donated trophies for California State University Long Beach's annual Math Day at the Beach on March 17, 2007. The winning team from North Hollywood High School, featured below, includes Tedrick Leung (center) who has been number one in this contest for four years running.



*The Math Day at the Beach winning team from North Hollywood High School includes (from left): Christine Fu, Angela She, Tedrick Leung, Ben Shapero, Zijian Wu and Emily Ye.*

# Your LBS Financial Online Account is Now Even More Secure!

Keeping your personal financial information secure is one of our top priorities. We are pleased to announce that on *May 16, 2007*, we will be upgrading the level of security on CU OnLine. New features will be added to all online accounts at no cost to members. The process will be simple and there will be no need to change your current password. However, we always recommend that you consider "strengthening" your password to make it more complex. Your password can be up to 20 characters in length, alpha or numeric, upper or lower case and may include spaces and special characters. The features and functions within CU OnLine will remain the same, however, the way you login will change. Your new login will include:

- **A secret image and caption:** When you first logon to CU OnLine with this new security feature, you will select your own secret image and set-up an image caption. We will always display your image and image caption before you are asked to enter your password on our website. You can change this image at anytime in the future and you can also personalize it by uploading your own.
- **Multi-Layer Security:** This new authentication method allows the security system to authenticate your computer in order to ensure that the sign-in is not a fraudulent attempt to access your account information.
- **Challenge Questions:** In addition, upon your first login of the new system, you will be asked to setup four challenge questions that will be used for verification purposes if the security system does not recognize your computer.

Visit [www.lbsfcu.org](http://www.lbsfcu.org) and click on "Additional Security for CU OnLine coming soon!" under News & Notices for detailed information about this change and a set of Frequently Asked Questions.

## New Fraud Protection Systems

There has been a lot of news lately about compromised cards and plastic card (ATM, credit card) fraud. As criminals become more sophisticated, the need to protect your account becomes greater. Your Credit Union has systems in place to help prevent fraud and protect your account(s).

### Current Fraud Protection System

1. We review every transaction that takes place with your ATM or VISA card.
2. If a transaction is made that falls outside of your normal spending patterns, it is sent to our fraud protection team for review and analysis.
3. If the transaction looks suspicious, our fraud team will attempt to call you to verify the legitimacy of the charge.
4. A temporary block may be placed on your card to prevent additional transactions from being made until we hear from you.

### New Fraud Protection System

In addition to the system above, LBS Financial recently implemented an additional system where every Visa signature transaction is reviewed by our fraud team *before* an authorization is granted. In some instances, you may be declined at the merchant location if the activity is considered extremely suspicious. With a simple call to our Member Service Call Center, we'll validate the transaction and allow you to continue shopping immediately.

Because we will attempt to contact you regarding suspicious activity, please make sure we have current telephone numbers for you, both during day time and evening hours. **If you have a cell phone number where we can easily contact you, please take the time to provide that number to us. If you are planning a trip, please let us know the dates and places of your travel ahead of time so we can notate your file.**

It's very important that you verify who is calling you and asking for your personal information. Our systems are here to protect your accounts from identity theft, but it's always good practice to verify your caller or even call back the Credit Union if you are uncertain.



## New Coin Machine!

Do you have extra change? Stop by the East Long Beach office and use our new self-service coin machine. This new free\* service for members is a great way to turn your extra change into cash quickly!

\*Non-members will be charged a 10% usage fee. Members are only charged if daily usage totals over \$250 (for one or multiple transactions).

### Office Hours & Locations

	MON	TUES	WED	THURS	FRI	SAT
<b>Bixby Knolls*</b> 4436 Atlantic Avenue	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
<b>Cerritos</b> 11462 South Street	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
<b>East Long Beach*</b> 4341 E. Tenth Street	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 12
<b>Lakewood*</b> 4916 Bellflower Boulevard	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
<b>Los Altos</b> 6417 E. Spring Street	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
<b>Newport-Mesa</b> 1401 Quail Street	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 May 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	3.92%	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>	
<b>SIGNATURE LOAN Unsecured*</b>	11.65%
<b>NEW OR USED AUTO, TRUCK, SUV (Up to 36 months)**</b>	
100% Financing	5.75%***
80% Financing	5.75%***
<b>BOATS/RVS - New or Used</b>	
80% Financed up to 66 months/New**	7.50%
<b>MOTORCYCLES - New or Used</b>	
100% Financing up to 48 months/New**	8.75%

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 (\$500 min.)	5.25%	5.25%	5.25%	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 5.75% APR for 36 months will have a monthly payment of \$30.31 per \$1,000 borrowed. Rate shown includes a 1/4% discount for automatic payment from a Credit Union account or the use of the Surrogate Auto Shopper; plus a 1/4% discount for our Thanks A Billion limited time offer. Offer also available for loans made under the Same Wheels - Better Deal promotion. All loans subject to credit approval. Offer not available on existing LBS Financial Credit Union loans. All rates, terms and discounts subject to change at any time, without notice.

### 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)

Jeffrey A. Napper,  
President & CEO

Artie J. Watson,  
Executive VP

Heather Finley,  
Marketing VP/Editor

Rosalina Vergara,  
Assistant Editor

©LBSFCU 2007.  
All rights reserved.

