

your money

Summer Auto Sales Event!

Auto rates reduced up to 1% and enter to win \$500 in FREE GAS!*

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LBS Financial Credit Union has teamed up with Sunset Ford and Showcase Chevrolet in Westminster to offer amazing loan rates and prices on new and used vehicles this August! For three days only, LBS Financial is lowering its already low auto loan rates by up to 1% for new and used vehicles purchased only at Sunset Ford and Showcase Chevrolet.

LBS Financial Rates Reduced Up to 1% for 3 DAYS ONLY!

New Car Rates As Low As **4.75% APR****

Used Car Rates As Low As **4.99% APR****

SALE DATES:

Friday, August 15
Saturday, August 16
Sunday, August 17

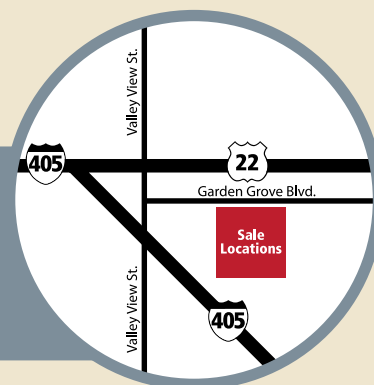
HOURS:

9:00 a.m. – 6:00 p.m.
10:00 a.m. – 6:00 p.m.
10:00 a.m. – 6:00 p.m.

AT THESE SALE LOCATIONS ONLY:

Sunset Ford
5440 Garden Grove Blvd. Westminster, CA 92683

Showcase Chevrolet
5400 Garden Grove Blvd. Westminster, CA 92683



New Chevrolet and Ford vehicles are available. Over 150 used vehicles will be available in a variety of makes and models, including Toyotas, Hondas and other fuel efficient vehicles. Special pricing is available on all vehicles, new and used, only during the three day sale.

Enter To Win!

Just visit Showcase Chevrolet or Sunset Ford and enter our drawing onsite to win \$500 in FREE GAS! No purchase necessary. LBS Financial Credit Union will collect all entries from the three day sale and draw two winners on Monday, August 18, 2008.

For detailed auto loan information, contact LBS Financial Credit Union at 562.598.9007, 714.893.5111 or visit our website at www.lbsfcu.org.

*\$500 in free gas will be provided in the form of a gift card. Winners need not be present to win. Odds of winning estimated at 1 in 800. **APR=Annual Percentage Rate. Rates vary by amount financed, term and your credit history. Rates quoted above at 4.75% APR and 4.99% APR are for 36 months only. New car rates for 60/66 months as low as 4.99% APR and 72 months as low as 5.40% APR. Used car rates for 60/66 months as low as 5.49% APR and 72 months as low as 5.75% APR. 84 month financing is available subject to certain restrictions. Special rates available August 15, 16 and 17, 2008, for vehicles purchased at Sunset Ford and Showcase Chevrolet only. Not available for refinance of an existing LBS Financial Credit Union auto loan. A used auto loan at 5.49% APR for 66 months would have a monthly payment of \$17.60 per \$1,000.00 borrowed. No additional discounts apply. Rates, terms and conditions are subject to change without notice. LBS Financial Credit Union officials, employees and their families are not eligible for the Gas Card sweepstakes.

562.598.9007

714.893.5111

www.lbsfcu.org

President's Message



Credit unions are unlike any other financial institution or industry. Early on in the development of credit unions, leaders in the industry realized that there was a need to work with each other to offer convenient services to their members. This "cooperative spirit" is the backbone of the credit union industry today. Members of LBS Financial and other credit unions benefit from the following credit union cooperatives:

- The CO-OP® Network which offers members access to over 25,000 no surcharge ATMs in the United States
- CUDL, where members can access their credit union's financing in minutes at thousands of local car dealerships
- The CU Service Centers® Network, an extended network of branches (2,600!) that allows members access to their credit union accounts for complete transactions all over the nation at partner credit union branches

Through these networks, members can access the value a credit union provides with the super-convenience of a large banking operation. By working together, credit unions can offer more free ATMs and better branch access than even the largest banks in the United States. Remember the CO-OP while you are traveling this summer and save money from those unnecessary surcharge fees! Just text message MYCOOP to find the closest free ATM in seconds.

LBS Financial also offers many other conveniences outside of the cooperative networks to give you easy access to your money and financial information. I encourage you to join the thousands of your fellow members who are already accessing our eStatements online. Once you sign up, you will begin building an archive of your statements for the next 18 months. You can access them 24/7 and print only what you need.

If you are looking to purchase a new or used vehicle this summer, be sure to read page 1 about our upcoming car sale in mid-August. We've dropped our loan rates significantly just for these three days. Showcase Chevrolet and Sunset Ford are directly across the street from our corporate office in Westminster and we're confident you'll receive a great price on a car or truck.

Home prices are continuing to drop and our home loan rates are still extremely low. It's a good time to buy or refinance – plus get a free appraisal on your home from LBS Financial. Read page 3 for more information on how we're offering low conforming loan rates on what used to be considered a jumbo loan.

Thanks for your membership and support! We are honored to be your Credit Union and look forward to adding more value and convenience to your life.

Sincerely,

Jeffrey A. Napper
President & CEO

Organize your Finances this Summer

Organizing your finances might not top your list for fun things to do this summer, but you might be surprised how implementing a few new practices can help lead the way.

These top 10 recommendations from the National Association of Federal Credit Unions can help you start saving money and become better prepared for any unplanned emergencies.

1. **Create a Budget:** Know how much money you bring home and how much you spend. Keep a log of your spending by category (food, car payment, etc.) and a log of your income. Make sure to set money aside first for savings as one of your expenses.
2. **Vow to Spend Less than You Make:** If you are constantly overspending, you will never have enough money to save or invest.
3. **Start Saving Now:** It pays to save for things like retirement, college and buying a house as early as possible. Dropping unnecessary services and avoiding ATM fees can also help; at LBS Financial you have access to over 25,000 free CO-OP ATMs, while bank ATM fees have hit record highs.
4. **Review Your Credit Record and Financial Statements Regularly:** Get a copy of your credit report for free once a year at www.annualcreditreport.com. Scrutinize your statements from your financial institution and credit card companies regularly to guard against identity theft.
5. **Reduce Your Debt:** Make a plan to reduce your balances. Plan to pay the highest cost credit card first. Consolidating debt may also help, as can paying more than the minimum due each month.
6. **Plan Ahead:** This applies to everything from vacations to holiday shopping. Look for bargain fares, start a vacation or holiday savings account. At LBS Financial we offer Special Occasion Club accounts for your vacation and holiday savings.
7. **Start an Emergency Fund:** Unexpected events like an illness or an auto or appliance repair can require big money. Most financial advisors recommend saving three months' expenses to fund these items.
8. **Make Your Money Work For You:** Be aware of rates and fees charged at your financial institution. At LBS Financial, we offer some of the lowest fees around and very competitive rates. Get the most for your money.
9. **Use Credit Cards Smartly:** Get a credit card with a low annual fee or with rewards that suit your interests, and pay on time. Consumer Reports® recently found that credit unions offer some of the best credit card rates.
10. **Review All Your Financial Documents:** ID thieves can be anywhere, so shred financial documents and credit card offers before throwing them out. Review your insurance needs and make a will.



Switch to eStatements!

Switch from paper to eStatements and you will be entered into a drawing to win a new Garmin nuvi Portable GPS (Global Positioning System) – valued at \$500. Plus, you'll be doing your part to reduce paper consumption.*

Signing up is easy

To sign up and get access to your eStatements, you must be signed up for CU OnLine, our online banking. If you aren't signed up for CU OnLine, please visit www.lbsfcu.org and click on "Sign Up" under the CU OnLine login on the right side of the page, to access our online application. Just follow the simple instructions and soon you will be on your way to simplified banking!

If you already have access to CU OnLine, just login to your account from our home page. Click on the eStatements link in the top toolbar and switch from U.S. Mail to eStatements. Read and approve the disclosure and your sign up is complete!

When you first sign up, you will not have a statement waiting for you until the next statement run. At that time (and each month/quarter thereafter), you will receive a notification to your personal email account letting you know when your eStatement is ready and directing you back to CU OnLine to access your statement.

Sign up today and start accessing your statements online, 24/7!

*One random member name will be drawn on September 8, 2008 from all members that signed up for eStatements between June 1 and August 31, 2008. Winner will be notified by mail or telephone. No exchanges or cash redemption. Offer subject to change at any time. For complete official rules, visit our website at www.lbsfcu.org or visit any branch. NO PURCHASE NECESSARY TO WIN. The Garmin Nuvi 750 GPS is a portable device used to map location routes. This prize is based on availability. If the specified model is not available, an equivalent-valued item will be provided, selected by the Credit Union. Odds of winning will depend on the number of entries, which are estimated to be 1 in 5,000. 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 8/31/08. Prize will be available for pick up at one of LBS Financial Credit Union's six branch offices.

Great Home Loan and a Free Appraisal

It's a great time to purchase or refinance at LBS Financial Credit Union! Rates are at near historic lows and LBS Financial is offering home loans up to \$729,750* at low conforming home loan rates.

For a limited time only, you can borrow money at the same terms reserved for a conforming home loan with no points plus receive a **FREE appraisal**** when you apply online.

Refinance as low as **6.395% APR***** **No points!** 30 Year Fixed up to \$729,750

Apply today!

The free appraisal offer is only available when you apply online and enter the coupon code FAP2008. Visit our website at www.lbsfcu.org or call the Credit Union at 562.598.9007 or 714.893.5111 for more information.

*\$729,750 is the current conforming home loan limit for Los Angeles and Orange Counties; \$697,500 for San Diego; and \$500,000 for Riverside and San Bernardino Counties. Limits may be lower in other counties. Single family residence 1-4 unit owner occupied (no mobile homes) at 80% LTV or less (Cash out limit 75%). Purchase money loans have a slightly higher APR. Subject to credit approval and appraisal. ** Free appraisal not contingent upon loan funding but you must receive a credit approval with LBS Financial Credit Union. Free appraisal offer may not be used to refinance an existing LBS Financial home loan. ***APR = Annual Percentage Rate. 6.395% APR assumes 30 Year Fixed Rate Note for \$729,750 at 6.375%. A typical refinance loan of \$500,000 would have a rate of 6.375% and an APR of 6.404%. Rates are subject to change at any time.

714 Area Code Split

The California Public Utilities Commission (PUC) approved an area code overlay last September that will add a new 657 area code to the same geographic region as the existing 714 area code.



This will affect members calling the Credit Union within the 714 area code who call in on the 714.893.5111 number. Beginning on August 23, 2008, all calls dialed within the 714 area code and the new 657 area code will require 11-digit dialing (dial 1 and area code plus seven-digit number).

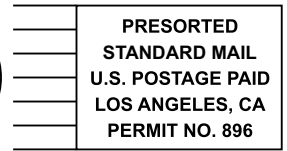
Spotlight on the Neighborhood El Dorado Regional Park

Long Beach is known for its parks and recreation. The king of all parks in Long Beach is El Dorado Regional, covering 487.8 acres. The park, located at 7550 E. Spring Street east of Studebaker Road, features an Olympic archery range, bicycle trails, two stocked fishing lakes, youth group campgrounds, the 99-acre El Dorado Nature Center, model sailboat and aircraft flying areas, playgrounds, and picnic shelters.

Train rides and train birthday party packages; pedal boat rentals, catering services and reservations; and pony rides, petting zoos and hay rides are available.

Call 562.570.1773 or visit www.lbparks.org for more information about these programs or other information about El Dorado Regional Park.





RATES As of July 25, 2008. All Rates are subject to change without notice.

Insurance at LBS Financial!

Did you know that LBS Financial has an in-house insurance agent? Our partnership with Apollo Agencies, license #0394033, offers you access to some of the lowest possible rates for homeowners, vehicle, renters insurance, and more!

Contact our Apollo Insurance representative, James Bartlett, at our Los Altos/Long Beach branch to receive an insurance quote today! Call 562.598.9007 or 714.893.5111, ext 4912.

Office Hours & Locations

	MON	TUES	WED	THURS	FRI	SAT
Bixby Knolls* <i>4436 Atlantic Avenue</i>	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
Cerritos <i>11239 183rd Street</i>	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
East Long Beach* <i>4341 E. 10th Street</i>	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 12
Lakewood* <i>4916 Bellflower Boulevard</i>	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
Los Altos <i>6417 E. Spring Street</i>	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
Newport-Mesa <i>1401 Quail Street</i>	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.

SAVINGS	Dividend Rate	APY
SHARE SAVINGS		
Average Daily Balance below \$100	0.50%	0.50%
Average Daily Balance \$100 or above	0.75%	0.75%
MONEY MARKET		
\$100,000 and above	2.23%	2.25%
\$50,000 to \$99,999	1.98%	2.00%
\$25,000 to \$49,999	1.73%	1.75%
\$2,500 to \$24,999	1.49%	1.50%
Below \$2,500	1.00%	1.01%
CLUB/SPECIAL SAVINGS	0.75%	0.75%

LOANS <small>Rates Quoted as low as APR</small>		
SIGNATURE LOAN Unsecured*	11.65%	
AUTO, TRUCK, SUV (Up to 36 months)**	New	Used
100% Financing	5.50%	5.74%
80% Financing	5.24% ***	5.50%
BOATS/RVS - New or Used		
80% Financed up to 66 months/New**	7.00%	7.50%
MOTORCYCLES - New or Used		
100% Financing up to 48 months/New**	7.74%	8.25%

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.)	2.65%	2.70%	2.75%	2.85%
5 month	3.00%	3.05%	3.10%	3.15%
6 month	2.85%	2.90%	2.95%	3.05%

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 5.24% APR for 36 months will have a monthly payment of \$30.10 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

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