

# your money

## Used Car Sale at Veterans Stadium

### IN THIS ISSUE

PRESIDENT'S MESSAGE

NEW PASSWORD  
DEADLINE -  
FEBRUARY 27

CONGRATULATIONS  
BILL PAYER WINNERS!

NEW LIMITS FOR  
SAVINGS BONDS

ANNUAL MEETING

SPOTLIGHT ON THE  
NEIGHBORHOOD

YOU CAN AFFORD  
TO SAVE!

### *Over 300 Vehicles to Choose From!*

LBS Financial Credit Union is partnering with several local franchised dealers to bring over 300 used cars and trucks to Veterans Stadium in Long Beach for this two-day sale. These dealers are offering quality pre-owned cars, trucks and SUV's at substantial discounts just for LBS Financial members. Also, you can enjoy free food and drinks while you shop.

To sweeten the deal, LBS Financial is offering special rates just for this two-day event, with rates as low as 5.75% APR 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 Veterans Memorial Stadium during this two-day event.

No need to get pre-approved! Credit Union financing is available in minutes onsite. If you aren't already a member but would like to take advantage of this great sale opportunity, you can qualify for membership instantly at the event if you live or work in the greater Long Beach area, Orange, San Bernardino, Riverside or San Diego Counties.

**Saturday,  
March 8th and  
Sunday, March 9th**  
**Veterans Memorial  
Stadium in  
Long Beach**



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 March 8 and 9, 2008. Not available for refinancing 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



It is hard to ignore the signs of our ailing economy. As we head into a new year, many of us fear that the impact of the sub-prime mortgage crisis and the current economic condition means that a possible recession is looming.

What does this mean for your Credit Union? LBS Financial is well-positioned to withstand this economic downturn. While we have seen the effects of a slower economy, the Credit Union is well-capitalized at over 12%, meaning that we have a reserve of money set-aside to ensure our financial health.

None of the mortgage loans held by LBS Financial Credit Union are currently in foreclosure, nor are any of them sub-prime. However, some of our members that had adjustable rate mortgage loans at other financial institutions have been affected when these loans adjusted to higher rates. This issue does affect some of the Credit Union's other loans when these members can no longer afford their vehicle loans with LBS Financial due to their difficult financial situation. We continue to try and help these members with solutions where we are able.

How can all of us weather the possibility of a difficult financial year? Part of this quarter's newsletter is focused on helping you begin saving money to prepare you for the future. "You Can Afford to Save" on page 3 is a great reminder of how a little savings goes a long way. It is also important during this time to remind you that your savings is protected and Federally insured at the Credit Union through the National Credit Union Share Insurance Fund (NCUSIF). This is all the more reason to begin a savings plan today.

LBS Financial Credit Union is about bringing you value for your money. Our car sale last August was a great success with over 800 of our members in attendance. We are pleased to offer another opportunity for our members this March to purchase a quality used car and finance at a special rate with the Credit Union. If you are in the market for a vehicle, we hope to see you at Veterans Stadium in Long Beach on March 8th or 9th.

I want to personally thank you and your families for your support of LBS Financial Credit Union. We are here for you, so please let us know how we can help throughout the year. Best wishes for a very Happy New Year!

Sincerely,

Jeffrey A. Napper  
President & CEO

## New Password Deadline - February 27

*Keeping your personal financial information secure at LBS Financial is one of our top priorities.*

To help maintain a high level of security on your account, you will be required to use a stronger, more complex password when accessing your account through CU OnLine as of Wednesday, February 27, 2008.

Your new password must be an alpha numeric combination and eight to twenty characters in length. We also recommend using spaces and special characters, but this will not be part of the requirement. The features and functions within CU OnLine will remain the same. You will still see the image and caption you selected with no changes as a second layer of security, assuring you that the LBS Financial site is authentic.

If your current password already meets the requirements mentioned above, there will be no change required for your password after February 27, 2008. If your current password does not meet the new requirements mentioned above, follow the directions below to change your password:

Visit the Personal Profile section in CU OnLine. Once in this section, click on Change Security Settings to change your password. You will need to enter your current/old password first, then your new password twice. Ignore the other fields on that page. Click Preview Change, then click Change Settings. A confirmation will display.

If you do not change your password before the deadline, you will be prompted to do so when you enter CU OnLine after February 27, 2008.

## Congratulations Bill Payer Winners!

From October 1 through December 31, 2007, LBS Financial drew nine winning members' names for a cash prize during our Bill Payer promotion.

Members that enrolled in Bill Payer during this period and paid a bill were entered into a drawing each month for \$100, \$250 and \$500. Congratulations to our winners!

### October Winners

■ Jesus Valdez \$500 ■ Mary Manley \$250 ■ Pamela Larson \$100

### November Winners

■ Linda Mayberry \$500 ■ Maria Sanchez \$250 ■ Maurice Greeson \$100

### December Winners

■ Sheng Tai Chang \$500 ■ Margaret Carol Betz \$250 ■ Milton Randle \$100

# New Limits for Savings Bonds

*The United States Treasury recently made changes to the United States Savings Bond program, effective as of January 2008.*

The annual purchase limit for United States Savings Bonds will be set at \$5,000 per social security number (SSN) for bonds with January 2008 and later issue dates. The limit applies separately to Series EE and Series I savings bonds and to bonds issued in paper or electronic form in any calendar year. Because of this change, the \$10,000 paper Series I savings bond will no longer be offered for purchase.

If you would like to order Savings Bonds through the Credit Union, you may visit any one of our branches and our staff will place an order for you with the Federal Reserve Bank.

---

## Annual Meeting

*Please join us for our Annual Meeting!*

**Date:** Thursday, February 28, 2008  
**Time:** 3:00 p.m. Social Hour  
4:00 p.m. Annual Business Meeting  
**Location:** The Centre at Sycamore Plaza  
5000 Clark Avenue, Lakewood, CA

*Enjoy door prizes and refreshments.  
We hope to see you there!*

## Spotlight on the Neighborhood

*Did you know that Long Beach features one of the most beautiful Japanese gardens?*

California State University Long Beach's (CSULB) Earl Burns Miller Japanese Garden is a great location to host an event or just enjoy its peacefulness and beauty by yourself or with friends and family.

Entry into the garden is free during public hours (Tuesday-Friday 8:00 a.m. - 3:30 p.m. and Sunday 12:00 p.m. - 4:00 p.m.) and metered parking is available at CSULB. Take a day trip to the garden.

*For more information call CSULB at 562.985.8885 or visit [www.csulb.edu/~jgarden/](http://www.csulb.edu/~jgarden/)*

## You Can Afford to Save!

According to a recent Consumer Federation of America study, more than 52 percent of Americans say they cannot afford to save or that they save inadequately. While there may be many economic barriers to saving money, just the knowledge of how much interest you can make over time may be enough to encourage you to start saving today.

The following chart indicates how much money you could save over 30 years at an example interest rate, based on the amount you set aside monthly:

Monthly Savings Amount	Monthly Rate Example	Amount Saved Over 30 years
\$50	5%	\$41,000
\$100	5%	\$83,000
\$200	5%	\$167,000

Understanding the potential for savings with just a little money set aside monthly can be motivating to beginning your own savings plan. LBS Financial offers excellent rates on savings, money market, IRA and certificate accounts, and your money is safe with us! At LBS Financial, these accounts are insured by the National Credit Union Association (NCUA), a federal agency. The NCUA insures your accounts with us through the National Credit Union Share Insurance Fund (NCUSIF) for up to \$100,000 (up to \$250,000 for IRAs and Keoghs).

Pay yourself first and make saving a part of your monthly plans. Visit our website at [www.lbsfcu.org](http://www.lbsfcu.org) for our current deposit rates and to use our online savings and certificate calculators to develop your own savings plan.



## Refinance with Us!

Get cash back and a low-rate vehicle loan when you refinance with LBS Financial Credit Union. Take advantage of our **Same Wheels – Better Deal** program.

*Call us for more information!*

## 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> 4436 Atlantic Avenue	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
<b>Cerritos</b> 11239 183rd St.	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
<b>East Long Beach*</b> 4341 E. 10th 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 February 6, 2008. 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	2.96%	3.00%
\$50,000 to \$99,999	2.71%	2.75%
\$25,000 to \$49,999	2.47%	2.50%
\$2,500 to \$24,999	2.23%	2.25%
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	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 (\$2,500 min.)	SILVER (\$20,000 min.)	GOLD (\$50,000 min.)	JUMBO (Over \$90,000 min.)
3 month (\$1,000 min.)	3.75%	3.80%	3.85%	3.95%
5 month	4.10%	4.15%	4.20%	4.25%
6 month	4.00%	4.05%	4.10%	4.20%

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 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)

Jeffrey A. Napper,  
President & CEO

Artie J. Watson,  
Executive VP

Heather Finley,  
Marketing VP/Editor

Rosalina Vergara,  
Assistant Editor

©LBSFCU 2008.  
All rights reserved.

