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Spring Quarter • April 2010

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CLOSED BRANCH DAYS/HOURS

Memorial Day Sat. 5/29 & Mon. 5/31
 Independence Day Sat. 7/3 & Mon. 7/5

COMMUNITY EVENTS

March of Dimes Walk at Expo Park ..Sat. 4/24
 Blood Drive at Glendale Corp. Ofc. ..Wed. 6/23

MEMBER APPRECIATION DAYS

Piper Tech Access CenterWed. 4/7
 Nat'l CU Youth Wk at Branches... 4/19-4/23
 Port of LA Access Center.....Wed. 5/5
 Port of LA Maintenance YardWed. 5/19
 LAX Access CenterWed. 6/16

INVESTMENT SERVICES SEMINARS

Investing 101Wed. 4/7
 Retirement Red Zone.....Wed. 4/21
 Steps to Financial SuccessWed. 5/12
 Life Insurance.....Wed. 6/9

LAFCU ASSETS \$692,000,000
 (as of 2/28/10)

“
I am delighted to report that LAFCU's strong financial position allows us to continue helping our members weather these difficult economic times... and we have no shortage of money to lend!
 ”

– John Dea, President/CEO

Message from our President/CEO

LAFCU Continues Helping Members with Loans

After serving more than 16 years serving as LAFCU's Exec. VP/Chief Operating Officer, our Board promoted me to the position of President/CEO in January 2010. I have spent 35 years in the credit union industry and look forward to helping LAFCU grow and serve the changing needs of our members.



John Dea
President/CEO

I am delighted to report that LAFCU's strong financial position allows us to continue helping our members weather these difficult economic times. This help has included restructuring existing loans, paying off high-rate bank loans and offering historically low rates on Visa® cards, and vehicle and home loans. We have no shortage of money to lend!

You may have heard that many lenders have raised loan and credit card rates sometimes over 20%. I have even heard of a credit card lender now charging as high as 79.9% interest on some credit cards! This has been happening because of record losses and, in part, because of new credit card laws that went in effect this past February. The law is intended to help consumers by prohibiting arbitrary interest rate increases. Unfortunately, many lenders made big increases in rates and terms before the law went into effect.

At LAFCU, we continue to offer very low, non-variable **credit card** rates...as low as 8.49% APR* for qualified borrowers... and you also get a 2.99% APR* introductory rate for the first 6 months after the card is first activated. We do not charge a balance transfer fee, so you can start saving money immediately, and we also have low-rate rewards and cash-back cards. To really show the potential SAVINGS between a LAFCU low-rate Visa credit card and a card from another financial institution, check out this comparison:

| | LAFCU | A Sample Institution |
|----------------------------------|----------------|----------------------|
| Card Balance Owed | \$5,000 | \$5,000 |
| Minimum Payment | \$20 | \$20 |
| Card Interest (APR) | 8.49% | 15.00% |
| Total Interest Paid | \$1,072 | \$3,362 |
| Total Payments | \$6,072 | \$8,361 |
| Months Needed to Payoff Balance | 70 | 158 |
| SAVINGS WITH A LAFCU CARD | \$2,290 | - |

Historic low rates are also offered on our **vehicle loans**. Many of us put off purchasing a new car last year, but now may be the best time to get a great deal and a low rate.

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Rates from 2.99%APR Speed Up Your Vehicle Loan Savings

From April 17 to May 2, LAFCU helps you speed up your loan savings with our Spring Vehicle Sales event featuring loan rates from 2.99% APR* for 36 months or 3.99% for 48 months.*

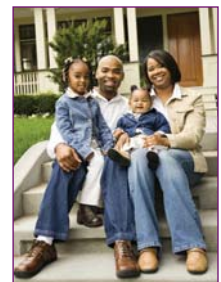
During the sales you'll get a wide selection of specially-priced vehicles at over a dozen Southern California car dealerships. Our unbeatable loan programs and services can boost your savings even more, including:



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Best Time to Buy a Home is Now

Face it, now is the best time to buy a home. Real estate prices are extremely affordable. Federal housing tax credits are still available. And securing a low interest rate is easy...especially at LAFCU. Our 30-year loan features a fixed rate for 5 years, with rates as low as **3.387% APR (4.00% rate)** and you can save about **\$6,400** on a \$180,000 loan in 5 years compared to average bank mortgage rates:



| | APR | Rate |
|------------------|--------------------|--------------------------------------|
| LAFCU* | 3.387% | 4.00% |
| Avg. Bank Rate** | 5.129% | 5.00% |
| | Mo. Payment | Mo. Savings vs Avg. Bank Rate |
| LAFCU* | \$859 | \$107 x 60 months |
| Avg. Bank Rate | \$966 | (5 yrs) = \$6,420 savings |

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Did You Know?

Your Friends & Family Can Join LAFCU

Your friends and family members can join LAFCU, then enjoy the same credit union benefits and privileges you do. When they donate a minimum of just \$1 to the Los Angeles Charitable Association, Inc. (LACA), they'll automatically be eligible to join LAFCU. For a LACA Membership Application, which is now part of our regular LAFCU Membership Application, visit www.LAFCU.org or stop by any LAFCU branch.



LAFCU Earns Top Rating Again

LAFCU was recently awarded a "4-Star Excellent Performance" rating by Bauer Financial, Inc., the nation's leading independent credit union rating firm. This places us on Bauer's list of "Recommended" financial institutions and earns us our 79th consecutive "Recommended" quarterly rating since 1990. Only 26% of the nation's credit unions have earned this rating. The rating recognizes LAFCU for its capital safety levels, quality of loan portfolio, ability to meet members' needs, historic financial performance, and profitability. Bauer only recommends 4 and 5-Star financial institutions. For details about Bauer's rating system, call (800) 388-6686 or visit www.bauerfinancial.com.



'Funds Availability' Policy Changes

Due to changes in the Federal Reserve's check processing, LAFCU has amended its "Funds Availability Policy" (also called "Regulation CC"). The effect is that, in some instances, checks presented for deposit will be available to you quicker...but in no instance delayed longer. Depending on the type of check you deposit, funds may not be available until the second business day after the deposit. In some cases, we may delay the availability of your funds beyond the standard hold. For LAFCU's complete Funds Availability Policy, visit www.lafcu.org/site/other_disclosures.html.



Having Trouble with Loan Payments?

If you are having a difficult time making your home or vehicle loan payments, LAFCU may be able to offer you low monthly loan payments and flexible repayment terms. Plus, if you are recovering from credit challenges and want to borrow money, we have a "Step-by-Step" Credit Repair Loan Program that will help you pay off delinquencies with your creditors: Loan proceeds are sent directly to your creditors and your payments are automatically made via payroll deduction or Direct Deposit. After your delinquencies have been reduced or paid off, we will gladly consider any reasonable loan requests you may have. For details, visit www.lafcu.org and click "Step-by-Step Credit Repair" from the "Search by Page Name" list.



Thinking About Retirement?

The LAFCU Investment Services (LIS) team can help you develop & stick to a budget for your expenses, increasing the likelihood that your retirement will be a financially secure one. For a complimentary appointment, call Ms. **Anush Haddadian** (Glendale & Van Nuys branches), phone ext. 6375, aHaddadian@lafcu.org, or Ms. **Miriam Levy** (LA Mall & Culver City branches), phone ext. 6722, mLevy@lafcu.org, or Mr. **Z Girma** (Gardena & El Monte branches), phone ext. 6400, zGirma@lafcu.org.



*Investment products and services offered through CUSO Financial Services, L.P. (CFS), Member FINRA "Financial Industry Regulatory Authority" / SIPC "Securities Investor Protection Corp." and SEC Registered Investment Advisor, are offered by CFS and NOT Los Angeles Federal Credit Union (LAFCU), are NOT NCUA / NCUAIF insured, are NOT guaranteed by LAFCU, and MAY lose value. Financial Advisors and Representatives are employed and registered through CFS. LAFCU is not affiliated with CFS. Representatives are registered to conduct securities business and licensed to conduct insurance business in limited states. Response to, or contact with residents of other states will only be made upon compliance with applicable licensing and registration requirements. This information is for U.S. residents only and does not constitute an offer to sell, or a solicitation of an offer to purchase brokerage services to persons outside the United States.

The Credit Union Difference

There are many reasons why LAFCU stands out among other financial institutions. We are a not-for-profit financial cooperative owned and controlled by our members, and governed by a volunteer board of directors elected by and for the members. Regardless of how much money a member has on deposit, each member has equal ownership and one vote. In contrast, banks are owned by stockholders and controlled by a compensated board of directors. Since banks prioritize the needs of their stockholders, they charge as much as the market will allow for services, in order to maximize returns to the stockholders. LAFCU does not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to LAFCU members in the form of lower loan rates, competitive savings rates, and lower fees or in some cases, no fees for many products and services.



March of Dimes Event on April 24

The March of Dimes "March for Babies" fundraising walk event marches into town starting at 8:30am on Saturday, April 24 at Exposition Park next to USC, just south of Downtown Los Angeles. For the 15th consecutive year, LAFCU will again sponsor "Checkpoint #1" at the charity walk. Join us in supporting healthy babies by making a donation at a LAFCU branch or by sponsoring a walker. All proceeds go toward fighting premature birth, birth defects and infant mortality nationwide. To donate or sign up for the walk, visit www.marchforbabies.org/teams/LAFCU.



Donations for Haiti Relief

The suffering people of Haiti will have their circumstances brightened a bit...thanks to the recent generous donations from LAFCU members. Beginning just days after the devastating 7.0 earthquake on January 12, and continuing until February 26, over \$3,800 was collected in our branches and 100% was sent to the CUAid.coop organization. CUAid is providing basic necessities for the 175 credit unions serving 404,000+ members who live in Haiti. In other donation news, LAFCU contributed \$5,000 to the Clinton-Bush Haiti Fund, and sent an additional \$500 to CUAid.



Charities Getting Donations Named

At its recent annual meeting, the Los Angeles Charitable Association, Inc. (LACA) voted to divide donations made to LACA in 2010 amongst the following "501(c)3" charities: AIDS Project Los Angeles, American Red Cross of Greater Los Angeles, Children's Miracle Network (Children's Hospital LA), City of Hope Hospital, Los Angeles Regional Food Bank, Make-A-Wish Foundation, March of Dimes, LAFCU College Scholarship Fund, Toys for Tots, and the Glendale Police Officers Association.



Notices are Going Green

Effective June 1, 2010, LAFCU is going green with notices for Non-Sufficient Funds (NSF), overdrafts and transfers. Instead of sending these notices to you in the US Mail, LAFCU has FREE, 24/7 ways for you to verify changes to your accounts, such as using e-Branch online or by calling VoiceTel-24 (contact us for a free PIN). You can easily monitor account activity inside e-Branch or by calling VoiceTel-24, or set up "e-Lerts" inside e-Branch to notify you (*with a text message sent to your mobile device, or with an email*) when changes occur to your account (*such as when a certain check clears, or when your balance goes above or below an amount you designate*).



We Have Your Loans!

Visa® Credit Card Program Changes

If you have a LAFCU Visa® credit card, you might have noticed some changes lately to your monthly paper statement or e-Statement. **Details have been added** to help clarify the statement and your options, such as:

- A section that reveals how long it will take to pay off your credit card balance if only the minimum payment is made monthly, and the total amount you will pay over that length of time
- A list of any fees and interest owed
- Total interest charged to your card year-to-date
- Indication of your cash advance limit and available cash
- Penalty pricing info will appear if you did something that triggered this pricing
- A phone number for a credit counseling service

Other changes to our Visa program include:

- If your card has balances with different Annual Percentage Rates (APR), your payments will be allocated to the highest APR balances first.
- LAFCU will credit mailed payments as of the date received, if the payment is 1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; 2) Payments made in person at LAFCU branches, the cut-off time is the close of business, and will be credited as of

the date the payment is made; 3) In-person means a transaction conducted with an employee, such as a teller, and would not include other situations, such as a mail slot/drop box.; 4) Payments received by mail after 5 p.m.

local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Credit for any other payments may be delayed up to five business days, i.e. payments mailed without statement remittance slip.

- Changes to various rates and fees, as indicated on our “Credit Card & Electronic Services Agreements & Disclosure” and on our website.



Message from our President/CEO – continued from page 1

Our current new vehicle loan promotion offers unheard of low rates of 2.99% APR** for 3 years and 3.99% APR** for 4 years to qualified borrowers. This offer is limited, so you may want to buy the car of your dreams today.

Another beneficial program at LAFCU is our **real estate loans**. Lower home prices, tax breaks for some buyers, and record low rates make it a great time to buy a house. We have rates as low as 3.387% APR (4.00% rate)*** for a 30-year loan fixed for the first 5 years. This loan can save you thousands of dollars over the more traditional and normally higher rate 30-year fixed-rate loans. Most homeowners do not keep their home or home loan for this long, so it may be your best bet. Our loans do not have the negative

amortization or pre-payment penalties that other lenders have, so ask our staff if it is the right loan for you. We have money to lend on all of our competitive mortgage loans including 30 year fixed rates, 15 year fixed rates and jumbo loans.

As you can see, LAFCU has great low rate loan options that can help you save money. To apply for a loan, call us, stop by our branches, or visit our website.

* All LAFCU Visa® cards have no annual fee, and the Annual Percentage Rates (APR) range from 8.49% to 16.15%. The grace period for repayment of balances for purchases is 25 days, and the Late Payment rate is 17.90% APR.

** See continuation of “Speed Up Your Vehicle Loan Savings” story on page 3

*** See continuation of “Best Time to Buy a Home is Now” story on page 3

Speed Up Your Vehicle Loan Savings – continued from page 1

- Up to a 0.375% loan rate discount based on V.I.P. account level**
- 0.125% loan rate discount when applying with e-Loan Express**
- Up to 100% financing with 84-month terms
- Vehicle “Rate Beater” Loan Program
- No money down options
- Convenient payments
- FREE Vehicle search and buying help with LAFCU Auto Buying Service (LABS)
- LAFCU financing available at Credit Union Direct Lending (CUDL) dealers (www.cudirect.com).
- Loan Payment Protection
- Guaranteed Auto Protection
- Mechanical Breakdown Insurance

Vehicle Insurance, Too

Get low-cost vehicle insurance with Members® Auto Insurance from CUNA Mutual. Receive customized protection, 24/7 claims reporting, emergency roadside assistance, and more. For information, visit the Vehicle Insurance” page on www.LAFCU.org, or for a free, no-obligation quote, call (888) 380-9287.

June Vehicle Sales

If you’re not ready to buy a car now, watch your mail and our website for news about our next multi-dealer sales to be held from June 19 to July 5.

*Annual Percentage Rate. As of April 1, 2010, the approximate monthly payment per \$1,000 borrowed is \$30 for a new vehicle at 2.99% APR for 36 months or 3.99% APR for 48 months, 100% financing, a credit score of 680+, and no other loan discounts apply. The APR quoted does not apply to refinances of existing LAFCU loans. If you opt for and are approved to have any payments delayed, interest will accrue on the loan balance. Rates are based on the term, collateral, down payment, account relationship and credit history. All loans are subject to credit-granting criteria. Rates, terms, and conditions are subject to change without notice. You must be a LAFCU member to obtain credit.

** Not available with the 2.99% or 3.99% APR limited-time rate offer.

Best Time to Buy a Home is Now – continued from page 1

Other LAFCU Home Loan benefits include: competitive fixed and adjustable rates, up to 80% financing (less outstanding liens), no-point, low-point and flat-fee options, real estate “Rate Beater” Loan Program, convenient terms, many waived fees, FREE 40-day rate lock, pre-approvals available, real estate refinances, Home Equity Line of Credit (HELOC), and a Reverse Mortgage.

A LAFCU Member Speaks Out

Linda M., a LAFCU member for 20 years, experienced huge savings when she re-financed her Norwalk, CA home with a 30-year LAFCU real estate loan that had a fixed rate for the first five years. She received a lower rate compared to her previous mortgage with another lender, which was above six percent. “I enjoyed working with LAFCU on my loan. I have been an LA City employee for 29 years, so it was convenient for me to do business with LAFCU.” During the loan process, Linda stated that she received excellent member service. “The loan officers were completely professional and consistently returned my calls on the same day. I had no complaints.”

As Linda discovered, LAFCU is committed to providing low rate loans and quality member service. She plans to use the money she saved on her LAFCU home loan to pay other bills.

Apply Today

Apply 24/7 at www.lafcu.org and get a rapid response with e-Home Loan, our free online real estate application. You can also visit a branch during business hours, or call us.

* APR = Annual Percentage Rate. Los Angeles Federal Credit Union (LAFCU) rate example is a 5-year fixed-to-adjustable rate loan with 30-year amortization, for \$180,000, 1 point (\$1,800), and \$3,616 in fees, as of 3/18/10. Rate is set upon the acceptance of a completed loan application package. Other rates and terms are available. Rates and fees subject to change without notice and may affect the APR. Loan-to-value is up to 80% based on a LAFCU appraisal, minus any liens. All loans are subject to normal credit granting criteria. Other conditions may apply. You must be a member of LAFCU to obtain credit. Payment and savings amounts are approximate.

** 30-year fixed rate, including 1 point (\$1,800), \$3,616 in fees, based on a real estate loan of \$180,000. Average bank rate computed from information supplied by Informa Research Services on 3/8/10, and LAFCU is not responsible for the accuracy of these rates or other information. Payment and savings amounts are approximate.

2009 Annual Report Excerpt

Thanks to your support, LAFCU celebrated another successful year of service. The below consolidated balance sheet and income statement summarizes LAFCU's financial performance for the year 2009 compared to 2008. For a copy of our complete, audited Annual Report, visit www.lafcu.org and click "Annual Report" from the "Search by Page Name" list.

| | 2009 | 2008 |
|--|----------------|----------------|
| ASSETS | | |
| Cash and cash equivalents | \$ 40,553,383 | \$ 32,324,034 |
| Investments | | |
| Securities available for sale | 30,787,586 | 23,604,568 |
| Securities held to maturity | 198,036,739 | 176,333,920 |
| Other | 20,409,092 | 5,560,243 |
| Loans to members | 397,428,162 | 417,203,972 |
| Accrued interest receivable | 2,766,905 | 3,309,136 |
| Property and equipment | 6,137,615 | 6,779,892 |
| NCUSIF deposit | 5,948,424 | 5,328,584 |
| Other assets | \$ 4,574,850 | \$ 3,985,728 |
| LIABILITIES AND MEMBERS' EQUITY | | |
| Liabilities | | |
| Members' share accounts (deposits) | \$ 608,497,744 | \$ 595,498,889 |
| Borrowed funds | 20,000,000 | - |
| Cash overdraft | 1,889,267 | 2,100,448 |
| Accounts payable and other liabilities | 4,505,777 | 4,196,345 |
| Total Liabilities | 634,892,788 | 601,795,682 |
| Members' Equity | | |
| Regular reserve | 25,000,000 | 25,000,000 |
| Undivided earnings | 46,319,364 | 47,888,631 |
| Accumulated other comprehensive income (loss) | 430,605 | (254,236) |
| Total Members' Equity | 71,749,969 | 72,634,395 |
| Total Liabilities and Members' Equity | \$ 706,642,757 | \$ 674,430,077 |
| INTEREST INCOME | | |
| Loans to members | \$ 26,456,561 | \$ 26,558,751 |
| Interest-bearing accounts and investment securities | 8,916,771 | 10,183,352 |
| Total Interest Income | 35,373,332 | 36,742,103 |
| INTEREST EXPENSE | | |
| Members' share accounts | 9,589,488 | 15,423,054 |
| Borrowed funds | 54,488 | 154 |
| Total Interest Expense | 9,643,976 | 15,423,208 |
| NET INTEREST INCOME | 25,729,356 | 21,318,895 |
| PROVISION FOR LOAN LOSSES | 11,800,000 | 6,425,000 |
| NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES | 13,929,356 | 14,893,895 |
| NON-INTEREST INCOME | | |
| Service charges and other fees | 5,786,032 | 5,348,887 |
| Other income | 260,570 | 506,567 |
| Pass-back and recapitalization of NCUSIF deposit | 3,323,784 | - |
| Total Non-Interest Income | 9,370,386 | 5,855,454 |
| NON-INTEREST EXPENSE | | |
| Compensation and benefits | 9,584,379 | 10,666,985 |
| Office operations | 3,759,068 | 4,116,315 |
| Professional and outside services | 2,310,089 | 2,038,422 |
| Occupancy | 1,500,675 | 1,169,248 |
| Other expenses | 1,567,199 | 2,566,688 |
| NCUSIF deposit impairment and premium assessment | 4,216,048 | - |
| Impairment of investment in WesCorp capital shares | 1,931,551 | - |
| Total Non-Interest Expense | 24,869,009 | 20,557,638 |
| NET INCOME (LOSS) | \$ (1,569,267) | \$ 191,711 |

2010 Board & Officers Announced

The election of the 2010 Los Angeles Federal Credit Union (LAFCU) Board of Directors was held at the LAFCU Annual Meeting on Tuesday, February 23. Offices 1, 2 & 3 were up for election with three-year terms.



The incumbents were: Office 1: Jack Matthews, Office 2: Jerry Waggoner, and Office 3: Roslyn Carter-Phillips. Each person was automatically re-elected by acclamation, since no challengers submitted a completed petition, statement, and list of qualifications by the November 21, 2009 deadline. Because of this, no ballots were mailed for this election. The Board elected the following officials to serve as officers for 2010-2011: Chairperson: Chuck Rubin, Vice Chairperson: Clifford Cannon, Treasurer: Denise McGee & Secretary: Stan Horwitz.

Also serving as Directors on the Board are: Roslyn Carter-Phillips, Jack Mathews, Gary Mattingly, Neil Ricci, and Jerry Waggoner. The Board of Directors is responsible for determining LAFCU's strategic direction and overall policies. Board officials and the Credit and Supervisory Committee Members volunteer their time to LAFCU.

College Scholarships Now Available

Since the costs of higher education keep increasing, we are proud to offer the new "LAFCU College Scholarships" to help defray those costs. If you are a LAFCU member who is currently a high school senior with a 2.5 GPA+ who will graduate in 2010 then attend a college, university or trade school, then you are eligible to apply for \$3,000 in scholarships. The three levels (\$1,500 & \$1,000 & \$500) will be awarded based on your essay, extracurricular activities and community service. The application, with detailed rules, is downloadable from our website (at www.lafcu.org/site/scholarship), or call us and we'll mail it to you.



The deadline for LAFCU to receive all applications is May 31, 2010 and the winners will be notified by June 30, 2010. If you are a high school senior under age 18 who is not yet a LAFCU member, ask your parent or guardian to call us to open your membership prior to filling out and submitting the application.



P.O. Box 53032 • Los Angeles, CA 90053
(877) MY LAFCU (695-2328)
www.LAFCU.org • Main Fax (818) 242-5812
e-Mail: memberservices@lafcu.org

Info During a Disaster: (866) 820-9804

Branch Hours (except LA Mall): 9a-5p Mon. to Thu., 9a-6p Fri., 9a-1p Sat.
LA Mall: 9a-5p M-F & 8a-5p LA City Payday Weds.

- **Culver City Branch:** 3850 Culver Center Drive
- **El Monte Branch:** 9204 Flair Drive, Suite A
- **Branch:** 1352 West Artesia Blvd
- **Glendale Branch:** 300 South Glendale Ave

- **LA Mall Branch (Downtown Los Angeles):** 201 N. Los Angeles St., Space #201
- **Van Nuys Branch:** 6411 Sepulveda Bl., Unit 1-R

COMMENTS? Send your **Inside LAFCU** comments to the Editor via e-Mail: marketing@lafcu.org or fax: (818) 242-9518

INFORMATION REQUEST: 1) **e-Mail** a secure, encrypted form from our website (www.lafcu.org/site/email_app.html), 2) **mail** a letter to our PO Box (do NOT send cash or checks), 3) **fax** (818) 242-5932, 4) **call** us during regular business hours, or 5) **visit** a branch.

LAFCU membership is open to Los Angeles City employees and all residents in the Greater Los Angeles area through membership in the Los Angeles Charitable Association, Inc., as well as immediate family members (see our website for details). You must be a member of LAFCU to obtain credit or to use its services. All loans are subject to credit-granting criteria, and individual loan rates are determined by the collateral, down payment, length of repayment plan, and credit. **For other disclaimers, see www.lafcu.org/site/notices**

Board of Directors

ChairpersonChuck Rubin
Vice Chairperson.....Cliff Cannon
Treasurer.....Denise McGee
Secretary.....Stan Horwitz
Director.....Roslyn Carter-Phillips
Director.....Jack Mathews
Director.....Gary Mattingly
Director.....Neil Ricci
Director.....Jerry Waggoner

Credit Committee

Member.....Terrance Manocchio
Member.....Raul Valdivia
Member.....Mei Yee

Supervisory Committee

Member.....Sheldon Miller
Member.....Joe Quan
Member.....Abe Rasheed
Member.....Rosey Richardson

