

# INSIDE LAFCU

also available at:  
[www.LAFCU.org](http://www.LAFCU.org)

Fall Quarter • October 2011

## WHAT'S INSIDE

Did You Know?.....	2
We Have Your Loans!.....	3
Take a Break from Your Loan Payments.....	3
Gift Cards & Prepaid Debit Cards.....	3
2012 Board Election & Annual Meeting.....	4
Charities & Joining LAFCU.....	4
Re-evaluate During Market Volatility.....	4
Contact Information.....	4

## CLOSED BRANCH DAYS

Columbus Day.....	Sat. 10/8 & Mon. 10/10
Veteran's Day.....	Fri. 11/11 & Sat. 11/12
Thanksgiving.....	Thur. 11/24
Days After Thanksgiving.....	11/25 & 11/26
Christmas Day (obs).....	12/24 & 12/26
New Year's Day 2012 (obs).....	12/31 & 1/2

## COMMUNITY EVENTS

Midnight Mission: Serving Food.....	Sat. 10/1
Food Bank: Assembling Food Bags.....	Sat. 11/19
Toys for Tots branch collection.....	11/7 to 12/16

## MEMBER APPRECIATION DAYS

Unity Festival in Glendale.....	Sun. 10/9
Intern'l CU Week @ Branches.....	10/17-10/22
Mbr Appr.Day at VN Branch.....	Wed. 10/19
Mbr Appr.Day at LA Mall Branch.....	Wed. 11/2
Mbr Appr.Day at CC Branch.....	Wed. 12/14

## SEMINARS (WED. 12-1PM):

Credit Repair (LA Mall).....	10/5
Long Term Care Insurance (LA Mall).....	11/9
Retirement Planning (Glendale).....	11/16

**LAFCU ASSETS** ....\$717m (as of 8/31/11)

“  
We are proud to announce our new ShopLA City Visa® credit card. It offers a low interest rate plus triple rewards on all purchases in the City of Los Angeles.”

– John Dea, President/CEO



John Dea  
President/CEO

## Message from our President/CEO

### Good News for LAFCU Members

The recent Standard & Poor's downgrade of the U.S. long-term debt, swings in the stock market and continued high unemployment, have many members asking about the strength of LAFCU and how we can assist them.

The good news is that LAFCU remains very strong with reserves (called "net worth to assets") of almost 11%. The Federal Government considers a credit union strong when they have a ratio of over 7%. One effect that the current economic conditions have on LAFCU, as well as our members, is record low savings, loan and investment rates. This may continue for quite a while as the government wants to keep inflation low and encourage borrowing and home ownership.

The benefit of a low rate environment is record low loan rates. It is a great time to consider a home or vehicle purchase and we invite you to take advantage of this opportunity.

LAFCU is committed to paying very competitive rates on our shares and share certificates. We also offer attractive alternatives through our brokerage company LAFCU Investment Services (LIS); however, their products are not federally insured. Please see our staff or an LIS advisor for details.

We are proud to announce our new ShopLA City Visa® credit card (see related article) that offers a low interest rate plus triple

rewards on all purchases in the City of Los Angeles. The card was designed to encourage buying in Los Angeles to help increase the tax revenue used to fund city jobs and programs. So if you use a high-rate bank credit card, we hope you consider switching to this great new card. You may also qualify to transfer your other card's full balance and lower your rate, saving you thousands of dollars depending on the amount and rate. Our staff can let you know how much you can save.

To express our gratitude to our active members doing business with us, in November we are again mailing See's Candy certificates, redeemable for a one-pound box of chocolate. To qualify for a certificate, you must have at least \$5,000 combined balance in your savings and loans and only one certificate will be provided per household. The certificates must be redeemed by 2/29/12.

I thank you for your continued membership in LAFCU, because it is members like you who have helped us grow and thrive since 1936. We are concluding our 75th anniversary celebration in December by awarding one lucky member with a one-week Hawaii vacation for two, including round-trip airfare and hotel accommodations. All LAFCU members age 18 and older are automatically entered into this raffle\* and members can earn one extra entry with each new LAFCU loan they finance in 2011.

\*Raffle entries not available to LAFCU employees and volunteers, and their immediate family members. Only one raffle prize can be won per LAFCU member.

## Holiday Vehicle Sales Comes to Town



Avoid pouting and crying ... because our holiday vehicle sales are coming to town!

If you've been good all year, your gifts from LAFCU are special end-of-year low vehicle prices, low loan rates from 1.99% APR\*, up to 120%\*\* financing, and convenient terms to ensure you

stay within your holiday budget. Sales will be held 12/17/11 to 1/2/12 at various Southern California dealers. Watch your mail for a dealer list and special offers, or visit [www.LAFCU.org](http://www.LAFCU.org) after December 1st. You can also visit [www.carsformembers.com](http://www.carsformembers.com), or call (800) OK- 4-CARS (654-2277).

**Additional Vehicle Loans Benefits:** Our vehicle loan benefits feature rates for new and used vehicles from 1.99% APR; or various rate reductions, including 0.25% (1/4 percent) when financing a qualifying

*continued on page 3*

## New 'ShopLA City' Visa® Card Earns TRIPLE Rewards



LAFCU is proud to announce the new ShopLA City Visa Platinum Plus credit card that is co-sponsored by the ShopLA City program from the city of Los Angeles. The card is the first of its kind to offer **TRIPLE CURewards** points for all purchases at merchants in the city of Los Angeles (including most of the San Fernando Valley) and single rewards points in other cities.\* The rewards can be redeemed for travel, merchandise or gift cards through CURewards, or used for consumer loan rate discounts at LAFCU.\*\*

This variable-rate card also has a six-month introductory rate of 0% (for new LAFCU credit card holders) or 7.9% (for current LAFCU cardholders that transfer to the ShopLA City card), then low variable rates from 9.90% APR.\*\*\* This is almost 50% lower than the average rewards card rate of 17.27% APR\*\*\*\*

*continued on page 3*

# Did You Know?

## Four-Star Honor for LAFCU

Bauer Financial, Inc., the nation's leading independent credit union rating firm for financial institutions, awarded LAFCU with a "4-Star Superior" rating, demonstrating that LAFCU continues to be a strong financial institution. This is our 85th consecutive "recommended" quarterly rating since 1990 and only 28% of the nation's credit unions have earned this distinction. The highest award attainable, the rating recognizes LAFCU for its capital safety levels, quality of loan portfolio, ability to meet members' needs, historic financial performance, and profitability. For details about Bauer's rating system, call (800) 388-6686 or visit [www.bauerfinancial.com](http://www.bauerfinancial.com).



## Toys for Tots Donations Requested

Please join LAFCU by participating in our annual Marine Corps Toys for Tots toy drive. To help support this worthy cause, bring new, non gift-wrapped toys to any LAFCU branch, and place them in our collection barrels from 11/1 to 12/16/11. The collected toys will be distributed by Toys for Tots to needy children in the Los Angeles area during the holiday season. Thanks in advance for your donations.



## Go Green with e-Statements

To save time and trees, sign up for FREE monthly e-Statements from LAFCU. Instead of waiting for your checking/savings and Visa® statements to arrive by U.S. mail, you can access them quickly and securely 24/7 through e-Branch. You'll be notified by e-Mail when your statements are ready for viewing. For details, visit [www.LAFCU.org/site/estatemnts.html](http://www.LAFCU.org/site/estatemnts.html) or [www.LAFCU.org/site/visa\\_estatemnts.html](http://www.LAFCU.org/site/visa_estatemnts.html).



## Celebrate International Credit Union Week

Join LAFCU and over 186 million credit union members worldwide from 10/17 to 10/22 and celebrate International Credit Union Week. This year's theme, "Credit Unions Build a Better World," demonstrates how credit unions continually strive to improve the lives of individuals, families, communities and countries around the world. When you step inside a credit union, you're not just a customer – you're a member – treated with personalized service you can depend on. Banks belong to shareholders, hoping to profit from your transactions. As a credit union member, earnings are returned to you in the form of better rates on loans and savings. In honor of International Credit Union Week, we invite you to visit a LAFCU branch and pick up a FREE lunch cooler bag gift (while supplies last). We look forward to seeing you!



## Three-Peat: LAFCU Wins Best Places to Work

For the third year in a row, LAFCU was recently named one of Los Angeles Business Journal's "Best Places to Work in Los Angeles." LAFCU was one of 28 winners in the medium-sized company category for 2011. The 75 winning employers were split into small, medium and large-sized companies, and each company was assessed to determine its strengths and opportunities. LAFCU was recognized for its highly positive culture in which employees feel valued, empowered, and rewarded for their contributions. The results and rankings of the Best Places to Work were published in the 8/15/11 edition of the Journal and posted online at [www.bestplacetoworkla.com](http://www.bestplacetoworkla.com).



## LAFCU Supports Kids' Soccer Teams

In an effort to support local youth and teach them financial basics, LAFCU is again sponsoring two American Youth Soccer Organization (AYSO) teams this Fall: "Barcelona" in Glendale (Region 88) for boys age 14 to 16, and the "Extreme" in El Monte (Region 908) for girls age 14 to 16. Both teams compete in various games and tournaments throughout the year. On scheduled days, LAFCU hosts a booth at the games to invite parents and their children to become LAFCU members and to educate the community about LAFCU's Cash Rules financial education program. To support these teams and view game schedules, visit [www.ayso88.org](http://www.ayso88.org) or [ayso908.clubspaces.com](http://ayso908.clubspaces.com)



## Quick Access to LAFCU Staff

Some telephone systems can seem complicated with so many choices and options to navigate. Not at LAFCU... our system is quick and easy. Also, where some systems may seem impersonal, ours continues to provide the personalized service that our members expect and deserve. If you are not sure what LAFCU department you need, press "0" on the phone or just stay on the line and our friendly and well-trained staff will send you to the correct area quickly. We look forward to serving you.



## Get Your Tax Refund Electronically

If you opt to have your state or federal tax refund sent electronically to your LAFCU account, please make sure that:

- The LAFCU account number listed on your tax return is the same account into which you want your refund deposited
- The names and Social Security Numbers of people listed on your tax return are exactly the same as those on your LAFCU account
- LAFCU's routing number "322078370" appears on your tax forms.

If these three items are not completed and listed accurately on your tax form, the deposit will not be made and you will be sent a paper check from the state or federal government. For tax refund information, contact the Franchise Tax Board at (800) 852-5711, or the IRS/US Treasury at (800) 829-1954.



## LAFCU Mobile Services: We Want to Hear From You

Since LAFCU launched our MyLAFCU Mobile app and Mobile texting services in July, we have received more than 3,000 app downloads and 1,500 Mobile texting sign ups. We're so glad you're enjoying this new convenient way to access your LAFCU accounts while you're on the go. Now, we want to hear from you. What do you like about the MyLAFCU app?

What is useful about our Mobile texting service? Are there ways we can improve on either of these products? Please add a comment to the user review section of your Android™-powered phone or iPhone®, or email us at [memberservices@LAFCU.org](mailto:memberservices@LAFCU.org), and tell us what you think. We're committed to serving your mobile access needs.



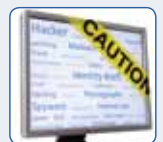
## Join LAFCU & Invest in America

Through our partnership with Invest in America (IIA), LAFCU helps you save on a variety of products and services, while stimulating the economy through its support of U.S.-based companies. We offer discounts on: Allied Van Lines (moving services), CompleteTax (tax preparation), CU Benefits Express (medical benefits), DIRECTV (television shows), FTD (flower purchase and delivery), General Motors (GM Vehicles), Sprint Wireless Services (wireless phones and plans), and ShopAmerica, an online shopping mall that offers reductions and cash back from more than 1,200 retailers. To start saving today, visit the homepage of [www.LAFCU.org](http://www.LAFCU.org) and click on the "Invest in America" logo, or go to [www.lovmymcreditunion.org](http://www.lovmymcreditunion.org).



## Avoid 'Mystery Shopper' Online Fraud

In this highly technical and sophisticated age, unfortunately there are people who attempt to lure you into illegal schemes. One such scheme involves you receiving a counterfeit check or money order from a "Mystery Shopper" who nicely asks you to deposit the funds into your credit union checking account, then immediately send the shopper most of the deposited funds except your fee. Unfortunately, the original check bounces and you are responsible for the loss. Don't be fooled by frauds like this...always report them to the appropriate authorities, including the credit union's security department via email at [securityinfo@LAFCU.org](mailto:securityinfo@LAFCU.org). To read more ways to protect yourself, visit LAFCU's "Security Center" at [www.LAFCU.org](http://www.LAFCU.org).



## Visa Returned-Payment fee

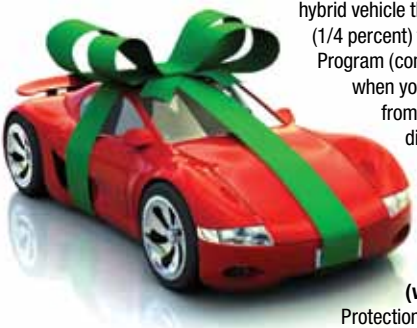
The fee for each Visa credit card returned-payment will be \$25 as of 11/15/11.



# We Have Your Loans!

**Holiday Vehicle Sales Comes to Town**  
continued from page 1

**New ShopLA City Visa Card**  
continued from page 1



hybrid vehicle that gets 29 or higher MPG; 0.25% (1/4 percent) through the Vehicle Rate Beater Loan Program (conditions apply)\*\*\*; 0.125% (1/8 percent) when you apply for a loan with e-Loan Express from [www.LAFCU.org](http://www.LAFCU.org). We also offer discounts based on your V.I.P. status, no money down, vehicle insurance, 24/7 rapid loan pre-approval by phone or online, vehicle purchasing and LAFCU financing at Credit Union Direct Lending (CUDL) vehicle dealers ([www.cudirect.com](http://www.cudirect.com)), Guaranteed Auto Protection (GAP), and Mechanical Breakdown Insurance (MBI).

## Vehicle Search & Buying with LABS

If you need help finding the perfect holiday vehicle, contact LAFCU Auto Buying Service (LABS), our FREE vehicle search and buying program. They can save you time and money by doing all the footwork for you. There is no hunting, hassling or haggling, and they'll provide you with rebates and cash incentives that manufacturers give dealers. For an appointment with a LABS representative, call (877) 695-2328 ext. 6378 or visit [www.LAFCU.org/autobuying](http://www.LAFCU.org/autobuying).

\*Annual Percentage Rate: As of 11/1/11, the approximate payment per \$1,000 borrowed is about \$43 monthly for a new or used vehicle at 1.99% APR for 24 months, a credit score of 680 and above with 100% financing (ask us for complete details). New vehicle loans are also available at 2.99% or 3.99% APR. Used vehicle rates at 1.99%, 2.99%, or 3.99% APR are available for vehicles the current model year and the prior two model years with under 75,000 odometer miles. The APRs quoted do 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.

\*\* For qualified borrowers with a score of 680 or above.

\*\*\*If you're approved for fixed-rate financing with a vehicle dealership at a lower rate than at LAFCU, we'll beat that rate by 0.25% (1/4 percent). Ask us for details.

which could save you thousands of dollars in interest charges. Cardholders can save even more by transferring their higher-rate balances from other cards to their new ShopLA City Visa. Besides earning triple rewards, **cardholders will also help the city of Los Angeles**. For every \$10 in sales tax paid in the city, the city earns about \$1 to help support various city services.



LAFCU also offers other credit cards such as Cash-Back, No Rewards, Classic, Student, and savings-secured cards. Each card features everyday low rates for purchases and cash advances, free EZ Pay service to automatically make card payments, and a "Design Your Own Card" image service.

## Special Promotion for all LAFCU Visa Credit & Debit Cards

From 10/1/11 to 11/30/11, each time you sign for purchases with your LAFCU Visa credit or Check Card, you'll automatically be entered into the "Visa Golf Giveaway." One person will win a 4-day, 3 night trip for two at The Lodge at Pebble Beach including round-trip airfare and local transportation for two, one round of golf for two at Pebble Beach Golf Links and Spyglass Hill Golf Course; and a \$600 resort credit that can be redeemed at any restaurant, spa or retail store at The Lodge at Pebble Beach. Use either card often to increase your chances to win. For official rules, visit [www.pscufs.com/visagolfgivaway](http://www.pscufs.com/visagolfgivaway).

To apply for a LAFCU Visa card, visit [www.LAFCU.org](http://www.LAFCU.org) and use our online 24/7 e-Loan Express application, call (877) MY LAFCU (695-2328), or visit a branch.

\*Loan application required, card approval based on factors such as credit history and income status, and not all applicants will qualify.

\*\* Consumer loan discounts include closed-end LAFCU loans such as boats, cars, motorcycles, personal computers, RVs, trucks, "Personaline" lines of credit and Signature loans.

\*\*\*APR = Annual Percentage Rate. Variable rate ranges from 9.90% APR to 18.00% APR and the cardholder's rate is based on the Prime rate plus a margin of 6.65% to 14.75% (margin based on factors such as the applicant's credit history). Rate cannot be combined with any other promotional rate offer. No annual fee the first year of card ownership. The grace period for repayment of balances for purchases is 25 days, and the Late Payment fee is the lesser of \$25 or minimum payment due.

\*\*\*\*Based on info from Indexcreditcards.com on 8/15/11. Information not guaranteed and could change at any time.

## Take a Break from Your Loan Payments

If you need a break from your monthly bills, then you may qualify for LAFCU's Skip-A-Pay service, which allows you to skip one loan payment once every 12 consecutive months. The program applies to closed-end LAFCU loans including boats, computers, signature, and all vehicles including hybrids, RVs and trucks. Conditions apply; ask us for details. To learn more, visit [www.LAFCU.org](http://www.LAFCU.org) and click Skip-A-Pay in the "Search by Page Name" list, or call us.



## Gift Cards & Prepaid Debit Cards Now Available

LAFCU is proud to announce two new cards, the Visa® Gift Card & Visa Prepaid Debit Card. The Gift Card makes vacation and online purchases safer and more convenient, and the Debit Card helps you control your spending because you can only spend what's on the card. Here's how both cards work\*:



The **Visa Gift Card** is a prepaid, non-refillable card that can be loaded with values from \$20 to \$500, and has several card images to choose from. The card is redeemable at retail merchants that accept Visa debit cards (both online and retail stores), but not with airlines, car rental agencies, gasoline merchants, hotels, telecom providers (cell phone and home phone services), nor ATMs. For balance inquiries, call (866) 902-6082 or visit the "My Gift Card Account" link from our Gift Card webpage.

The **Visa Prepaid Debit Card** is a reloadable debit card (with a PIN & several images from which to choose), and you can spend up to the value placed on the card anywhere Visa debit cards are accepted. The maximum value is \$1,000 for non-personalized cards, and \$2,000 for personalized cards. You can shop in stores, online, over the phone, and by mail order, and get cash at Visa/PLUS ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card. Activate your card by calling toll-free (866) 760-3156 or go to LAFCU's "My Account" website accessible from our "Prepaid Debit Card" webpage. The card is a great alternative to carrying funds if you do not yet have or qualify for a LAFCU Checking account or Visa credit card.

\* See [www.LAFCU.org](http://www.LAFCU.org) for fees related to this card

# 2012 Board Election & Annual Meeting Set

The LAFCU Annual Meeting is scheduled for 5:30pm on Tuesday, 2/28/12, in our LA Mall Branch at 201 N. Los Angeles Street in downtown Los Angeles. Up for election is Board office number 1 for a one-year term, and office numbers 7, 8 & 9, each with three-year terms. The officials currently holding these offices are: #1 – Joe Quan; #7 – Denise McGee; #8 – Gary Mattingly; and #9 Chuck Rubin. If anyone qualifies (by 11/21/11) to run against at least one incumbent, then ballots for the next Board of Directors election will be mailed to eligible LAFCU members on 1/13/12.

The Board of Directors has the ultimate responsibility for the direction and continued solvency of LAFCU. At a minimum, the Directors meet monthly to evaluate the prior month's results and consider the credit union's future. Board office nominations can be made either by petition or by a nominating committee that is appointed by our Board Chairperson. If you are interested in being considered for nomination and are a LAFCU member, send a résumé of your qualifications to our nominating committee c/o LAFCU's President/CEO by 10/14/11. Individuals not nominated who wish to run for a Board office may call the office of LAFCU's President/CEO at (877) 695-2328, ext. 6309, and

arrange to pick up a petition after 10/14/11. Each petitioner needs to secure 485 eligible signatures, which equals one percent (1%) of all individual LAFCU members as of 6/30/11. Original completed petitions must be returned to a LAFCU branch by 5:00pm on 11/21/11.

At their first meeting after the Annual Meeting, appointments will be made by the Board of Directors for three-year terms scheduled to expire on our Supervisory Committee (responsible for the internal auditing of LAFCU), and our Credit Committee (responsible for evaluating loan requests). Members interested in serving on either Committee must send a letter of application and information concerning any related experience to LAFCU, Attn: President/CEO, by 2/20/12. Letters of application and résumés of applicants not selected will remain on file for two years for consideration if there is a vacancy. An important consideration and qualification for Board and Committee positions is the willingness to volunteer time to serve LAFCU and its members.



## Charities Win When Your Friends & Family Join LAFCU

Encourage your family and friends to join LAFCU, and they too can take advantage of the money-saving products you enjoy. When they donate \$1 to the Los Angeles Charitable Association, Inc. (LACA), they automatically become eligible to join LAFCU. LACA supports the philanthropic activities of non-profit charitable organizations within the Los Angeles area by donating 100% of all LACA monies collected. Past charities include: AIDS Project Los Angeles, American Red Cross of Greater Los Angeles, Children's Miracle Network, (Children's Hospital Los Angeles), City of Hope Hospital, Jack C. Mathews College Scholarship Fund, Los Angeles Regional Food Bank, Make-A-Wish Foundation, March of Dimes, Midnight Mission, and Toys for Tots.



To join LACA, just check the "LACA" box on the LAFCU membership application at [www.LAFCU.org](http://www.LAFCU.org) or at any LAFCU branch. To learn more about LACA's charities, visit [www.LAFCU.org](http://www.LAFCU.org) and click on "Los Angeles Charitable Association, Inc." in the Search by Page list. To make a monetary donation to LACA, visit any LAFCU branch, or mail the funds to LAFCU (make checks payable to "LACA"), or, if you already are a LAFCU member, call LAFCU and transfer your tax-deductible funds from your eligible LAFCU account to LACA.

## Re-evaluate During Market Volatility

With the recent U.S. credit rating downgrade and volatile change in our global markets, you might see your own portfolio decline in value. Instead of giving into fear, take the opportunity to re-evaluate your retirement plan or portfolio to ensure you stay on track. As a first step, contact one of our CFS\* Financial Advisors at LAFCU Investment Services (LIS) for a complimentary consultation. They can help you review your investment holdings and recommend key strategies to help you reach your long-term financial goals without incurring unnecessary risk.



To schedule an appointment or attend a complimentary financial seminar, visit [www.LAFCU.org](http://www.LAFCU.org) and click "LAFCU Investment Services" in the "Search by Page" list, then scroll down to the "Free Seminars" section. Our LIS advisors are:

- Anush Haddadian (ext. 6375, [aHaddadian@LAFCU.org](mailto:aHaddadian@LAFCU.org)): Covers Glendale, Gardena and Van Nuys branches.
- Miriam Levy (ext. 6722, [mLevy@LAFCU.org](mailto:mLevy@LAFCU.org)): Covers LA Mall, Culver City and El Monte branches.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (CFS), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Los Angeles Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



P.O. Box 53032 • Los Angeles, CA 90053  
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[www.LAFCU.org](http://www.LAFCU.org) • Main Fax (818) 242-5812  
e-Mail: [memberservices@LAFCU.org](mailto:memberservices@LAFCU.org)  
Board of Directors: Phone extension 6446, e-Mail: [BoardOfDirectors@LAFCU.org](mailto:BoardOfDirectors@LAFCU.org)

Info During a Disaster: (866) 820-9804

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

- **Culver City Branch:** 3850 Culver Center Drive
- **El Monte Branch:** 9204 Flair Drive, Suite A
- **Gardena 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 Blvd, Unit 1-R

**COMMENTS?** Send your *Inside LAFCU* comments to the editor via e-Mail: [marketing@LAFCU.org](mailto: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](http://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](http://www.LAFCU.org/site/notices)*

### Board of Directors

Chairman .....	Chuck Rubin
Vice Chairman .....	Cliff Cannon
Treasurer .....	Denise McGee
Secretary .....	Stan Horwitz
Director .....	Roslyn Carter-Phillips
Director .....	Gary Mattingly
Director .....	Joe Quan
Director .....	Neil Ricci
Director .....	Jerry Waggoner

### Credit Committee

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

### Supervisory Committee

Chairperson .....	Rosey Richardson
Secretary .....	Sheldon Miller
Member .....	Joe Maldonado
Member .....	Abe Rasheed