



INSIDE LAFCU

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www.LAFCU.org

Spring Quarter • April 2011

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CLOSED BRANCH DAYS

Memorial Day.....Sat. 5/28 & Mon. 5/30
Independence Day..... Sat. 7/2 & Mon. 7/4

COMMUNITY EVENTS

March of Dimes Walk (near USC).....Sat. 4/30
Blood Drive (@ Glendale Corp Ofc).... Wed. 6/1

SEMINARS (INVESTMENT SERVICES)

Retirement Planning (@ LA Mall)... Wed. 5/11
Funding College Education (Mall) .. Wed. 7/13

MEMBER APPRECIATION DAYS

Piper Tech Access Center.....Wed. 4/6
Nat'l Youth Week @ Branches.....4/18-4/23
Port of LA Access Center.....Wed. 5/4
Port of LA Maint. Yard.....Wed. 5/18
LAX Access Center.....Wed. 6/15

LAFCU ASSETS\$701,800,000
(as of 2/28/11)

*“LAFCU is here to help you,
such as refinancing other
lenders’ higher rate loans, or
buying a new car or home.
– John Dea, President/CEO”*

Message from our President/CEO We Are 75 Years Strong



Mayor Honors LAFCU: On March 16, Los Angeles City Mayor Villaraigosa presented the LAFCU Board of Directors and executive management with a special proclamation honoring LAFCU's 75th Anniversary. On the Mayor's left is Chuck Rubin, LAFCU Board Chairman, and on the Mayor's right is John Dea, LAFCU President/CEO.

The first major event of our 75th Diamond Anniversary in 2011 was held Friday, March 18 with a grand celebration at every LAFCU branch. We had special cakes, commemorative anniversary mugs, See's chocolate bars, and announced the lucky winner of our beautiful 46" flat-screen television giveaway. The celebration continues all year with three more giveaways to win an iPad®, a local weekend getaway, and the grand prize of a one-week Hawaii vacation for two (including airfare and hotel accommodations). All LAFCU members age 18 and older are automatically entered into the give-away, plus receive an extra entry for every new LAFCU loan financed in 2011.*

While we have many reasons to celebrate our 75th anniversary, we are also pleased to announce that our Net Worth now exceeds \$75 million. An indicator of strength and stability, our net worth ratio is 10.7% (a ratio of over 7% is considered well capitalized by our regulator, the National Credit Union Administration).

Our members' financial health is important to us and now is a great time to do some "spring cleaning" and review your finances. LAFCU is here to help you, such as refinancing other lenders' higher rate loans, or buying a new car or home.

We also offer great savings and investment rates with many well above other financial institutions. Check out some comparisons at www.LAFCU.org under the heading "LAFCU Rates are Better" on the "This Just In" page.

We have just introduced our new FHA mortgage to make home ownership more affordable. We also upgraded many of our ATMs to take checks and cash deposits without an envelope and soon we will be launching our new "LAFCU Mobile" product.

I encourage you to tell your family and friends about the great products and services at LAFCU. Anyone living in Southern California can become a member, and their immediate family members out of the area can also join. Thank you for your membership.

John Dea, President/CEO

* Give-away entries not available to LAFCU employees and volunteers and their immediate family members. Only one give-away prize can be won per LAFCU member.

Refer a New Member & Earn Cash!

Would you like to earn some extra cash? Encourage your family and friends to become a LAFCU member! From April 1 to May 31, 2011, you'll earn \$25 for each person you refer who finances a LAFCU home, personal or vehicle loan of at least \$5,000 within 60 days of joining LAFCU. If your friends live in the Southern California area, they are eligible for membership. Your immediate family members are eligible no matter where they live. We'll offer everyone the same money and time-saving products you enjoy.



To refer new LAFCU members, visit www.LAFCU.org, click on "Member Referral Promotion Form" in the Search by Page List, fill out the form providing the names and addresses of the individuals you'd like to refer, then mail the form to Attn: Marketing Dept./Mbr Referral Promo or e-Mail the form to memberservices@lafcu.org. All entries must be received by May 31, 2011. Member referral earnings will be deposited into your LAFCU savings account by July 31, 2011.

Tune Up Your Vehicle Savings from 1.99% APR*

Tune up your vehicle savings with our spring vehicle sales event from April 16 to May 1, featuring loan rates from 1.99% APR for 24 months, 2.99% APR for 36 or 48 months and 3.99% APR for 60 months.



Choose from a selection of specially-priced vehicles at over a dozen Southern California dealers. With certain down payments or trade-in, you may also qualify for 1.99% APR for 60 months.

Along with our low-rate financing, we offer a variety of programs and services that will boost your savings even more, including:

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Did You Know?

Why Credit Unions Stand Apart

There are many reasons why LAFCU is different from 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 one has equal ownership in the credit union and has one vote. Banks by comparison are owned by stockholders and controlled by a compensated board of directors. Since banks prioritize the needs of stockholders, they charge as much as the market will allow for services to maximize returns to their stockholders. Since LAFCU does not pay dividends to stockholders, earnings are returned to its members with lower loan rates, competitive savings rates, and lower fees or in some cases, no fees for many products and services.



In Debt? We Can Help

Are you having a difficult time making loan payments? LAFCU may be able to offer you lower monthly loan payments and flexible repayment terms. Plus, if you are rebuilding your credit 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. For details, visit www.LAFCU.org and click "Step-by-Step Credit Repair" from the "Search by Page Name" list.



Receive Your Tax Refund Electronically

To have your tax refund deposited into your LAFCU account, make sure that (1) the LAFCU account number on your tax return is the same account into which you want the refund deposited; (2) the names and Social Security Numbers on your tax return are exactly the same as those on that account; and (3) LAFCU's routing number "322078370" appears on your tax forms. If these items aren't correct, the deposit will not be made and you will be sent a paper check from the state or federal government. For tax refund status information, contact the Franchise Tax Board (state) at (800) 852-5711, or the IRS/US Treasury (federal) at (800) 829-1954 or www.irs.gov.



Mobile e-Branch Access Here Soon

In July 2011, we will introduce *LAFCU Mobile*, a FREE service providing access to your e-Branch accounts from a regular cell phone or smart phone (such as iPhone®, Droid, or Blackberry®). You can view account balances and transaction history, transfer funds between accounts, pay bills, and find ATM & branch locations. With *LAFCU Mobile* you'll have 24/7 mobile access to your accounts with text messaging, a special phone application, or from a website link.



March of Dimes Donations Sought

Join LAFCU in supporting healthy babies by making a donation or by sponsoring a walker for the March of Dimes "March for Babies" fundraising walk event. The event marches into town on Saturday, April 30, at Exposition Park next to USC, just south of Downtown Los Angeles. LAFCU will again sponsor "Checkpoint #1" at the charity walk. 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/team/LAFCU.



Follow Us On Facebook and Twitter

Want to keep up with the latest LAFCU news and let us know what's on your mind? If so, visit our Facebook page where you can post messages on our wall, view informative photos, and see what special services and events we have planned to better serve you. Maybe you just feel like sending us a "Tweet" via twitter. Feel free to chat us up because we want to chat with you. Instant information and feedback are just a tweet or post away. So Follow Us, Like Us, and spend some time with us on the social network! We're just a click away.



ATMs Getting an Upgrade

To better serve you, some of our deposit-taking ATMs will soon automatically scan, then deposit your paper checks...without envelopes! The receipt will display a printed image of the check, and the deposited funds are credited quickly!* Cash deposits will also be accepted at select LAFCU ATMs. For details and ATM locations, call us or visit www.LAFCU.org/site/locations.html



*Availability of check deposits may be delayed as hold may still apply.

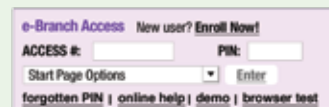
Save Big on a New GM Vehicle

Thanks to our partnership with Invest in America, LAFCU has two ways for you to save on a new vehicle. First, GM is offering valuable discounts on most new vehicles. Depending on which vehicle you choose, you could save thousands of dollars. Second, you can save even more when financing your new vehicle with a low-rate loan from LAFCU. To start experiencing vehicle savings, visit www.LAFCU.org and click the "Invest in America" logo, or go to www.lovemycreditunion.org



e-Branch Changes Starting May 12

To continue to protect your identity, and the privacy and security of your LAFCU accounts, you will soon be asked to create an "access number" that replaces your account number when logging into e-Branch, and to create a new PIN. As of **Wednesday, May 12, 2011**, when you log into e-Branch, you will be led through simple screen prompts to help you. For details (after **April 18**), visit www.LAFCU.org, click on "e-Branch Changes" in the Search by Page List, then view instructions, FAQs and screen shots.



Other e-Branch upgrades include: 1) a new look to the screens (including a quicker way to pay bills), 2) "Direct Connect," a new Quicken® download option 3) "FinanceWorks," a free software tool that helps you manage your everyday finances, and 4) a purchase rewards program.

Investment Services Offered

Spring is a great time to get your investment house in order. As you prepare to review your finances, schedule a complimentary consultation with one of our CFS* Financial Representatives at LAFCU Investment Services (LIS), or attend a free financial seminar. Visit www.LAFCU.org and click "LAFCU Investment Services" in the "Search by Page" list, then scroll down to the "Free Seminars" section. Our CFS team members at LAFCU are Anush Haddadian (phone ext. 6375, aHaddadian@LAFCU.org) and Miriam Levy (phone ext. 6722, mLevy@LAFCU.org).



*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.

We Have Your Loans!

FHA Home Loans Available

Think it's hard to get a home loan you can afford? LAFCU now makes it easier by offering Federal Housing Administration (FHA) loans. These loans have a down payments from 3.5%, and the credit criteria are not as stringent compared to other loan programs. The largest government insurer of mortgages in the world, FHA provides mortgage insurance on single-family and multi-family homes through approved lenders nationwide.



Other cost-saving benefits of an FHA loan include low, fixed rates; sellers can contribute up to 6% of the sales price, including closing costs; gifts can fund up to 100% of down payment and closing costs; high and flexible qualifying ratios; non-occupancy borrowers allowed, streamlined refinance requests allowed; loans are assumable; and there is a quick, efficient appraisal process.

Apply Today

Apply for an FHA loan with LAFCU, and we'll help make your dream of home ownership a reality. 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.

Low-Rate Visa® Card Still Low

Have a high-rate credit card? If so, now's a great time to switch to a low-rate LAFCU Visa credit card with rates from 8.49% APR.* New cardholders get 2.9% APR on all LAFCU Visa card transactions and Convenience Checks for the first six months after the card is activated, and there is no balance transfer fee.



Take advantage of a low monthly credit card payment, convenient terms, and special benefits including everyday low rates for purchases and cash advances,** true 25-day grace repayment period, EZPay service for monthly Visa payments deducted from your checking or savings account, provide your own card design with our Design Your Own Card (DYOC) program, optional credit card insurance, no annual fees or fees on domestic transactions, and free travel accident and vehicle rental insurance.

Apply for a Card Today

Apply online 24/7 with *e-Loan Express* at www.LAFCU.org, or apply by phone 24/7 at (877) MY LAFCU (695-2328). You'll be mailed the 2.9% APR Convenience Checks after card approval.

*APR = Annual Percentage Rate. Minimum Convenience Check transaction is \$100. Offer applies only to purchases or cash advances made with LAFCU Visa Convenience Checks for the first six months after you activate the card. There is no grace period for cash advances or Convenience Check transactions; interest is charged from the date of the transaction. Visa credit line cash advances taken at an ATM are subject to third party fees. Transactions using Visa Convenience Checks will not count towards LAFCU's Visa Platinum with Cash Back and Platinum Plus CUIRewards program. After the first six months, outstanding balances at 2.9% APR will change to the regular rate in effect for your card at that time. Your LAFCU Visa account must be kept in good standing, otherwise the balance at 2.9% APR will revert to the regular rate in effect for your card and all balances will be charged at that rate. Any Convenience Checks you write will be handled as cash advances under the terms and conditions of your cardholder agreement. Rates, terms, and conditions are subject to change without notice. You must be a LAFCU member to obtain credit.

**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. At the end of the six-month "Introductory Period," your entire Visa card balance reverts to the regular APR for which you originally qualified.

Teaching Teens Financial Responsibility

Are you teaching your teen financial responsibility? When you act as a parent or guardian co-signer, your teen can qualify for a variety of financial accounts designed to help them pay for small purchases and prepare for larger ones. Whether it's buying the latest electronic gizmo or saving for a car, your teen can take advantage of our regular savings account, holiday account, checking account, a \$100 minimum share certificate with terms up to 60 months, Check (debit) Card, and online e-Branch services.



Teens can also apply for a LAFCU Visa® credit card, Personal Computer loan, and Personal Unsecured Loan.

Celebrate "Youth Week" & Get a Gift

From April 18 to 23, we are celebrating National Credit Union Youth Week, which encourages youth to become "savings rock stars." The theme is "Money Rocks at My Credit Union" and is sponsored by the Credit Union National Association (CUNA). During this festive week, if you're a teenager or a parent/guardian of a teenager, we're offering youth free informational guidebooks and a free giveaway at our branches, while supplies last. Contact us to sign up your teens for our Teen Scene services...and we'll see you during Youth Week.

Tune Up Your Vehicle Savings from 1.99% APR – 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 120% 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 (GAP)
- Mechanical Breakdown Insurance (MBI)
- Low-cost vehicle insurance from CUNA Mutual
- 0.50% ShopLA discount for vehicles purchased in City of Los Angeles zip codes**



Special Raffle: Enter to win one of five \$100 Pep Boys gift cards!*** When you finance a LAFCU vehicle loan, you'll be automatically entered into the raffle. Pep Boys does it all, including tune-ups, preventive maintenance, tires and parts. LAFCU helps you tune up your vehicle savings, and then helps you "tune up" your vehicle!

June Vehicle Sales

If you're a few months away from needing a new or used car, watch your mail or our website for news about our next multi-dealer vehicle sales from June 18 to July 5.

* Annual Percentage Rate: As of 4/1/11, the approximate payment per \$1,000 borrowed for a member with a credit score 680 and above, is about \$44 monthly at 100% financing, covers vehicles the current model year and the prior two model years with under 75,000 odometer miles, and is for either 1.99% APR (24 months), 2.99% (36 or 48 months) or 3.99% APR (60 months). 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.

** Not available with the 1.99%, 2.99% or 3.99% APR limited-time rate offer.

***No purchase necessary. Any LAFCU member age 18 and over can enter the drawing, which lasts from 4/16/11 thru 5/31/11. Each Pep Boys gift card is valued at \$100. The winner will be chosen at random and notified by June 30, 2011. Once prize is redeemed, it becomes null and void. To enter this raffle without purchase or obligation, print or type a letter with your name, address, LAFCU account number and daytime phone number. Then, mail the letter to: Los Angeles Federal Credit Union, Attn: Marketing Dept./ Pep Boys Gift Card 04/11, P.O. Box 53032, Los Angeles, CA 90053. All entries must be received or postmarked by 5/31/11 to qualify. For a copy of the official Pep Boys Gift Card rules, send a self-addressed envelope to: Los Angeles Federal Credit Union, Attn: Marketing Dept./ Pep Boys Gift Card Rules Request, P.O. Box 53032, Los Angeles, CA 90053.

2010 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 2010 compared to 2009. To view the complete, audited Annual Report, visit www.LAFCU.org and click "Annual Report" from the "Search by Page Name" list.

	2010	2009
ASSETS		
Cash and cash equivalents	\$ 38,298,464	\$ 40,553,383
Investments		
Securities available for sale	69,704,064	30,787,586
Securities held to maturity	186,755,861	198,036,739
Other	423,706	20,409,092
Loans to members	379,796,454	397,428,162
Accrued interest receivable	2,561,108	2,766,906
Property and equipment	5,493,748	6,137,615
NCUSIF deposit	6,066,179	5,948,424
Other assets	6,389,474	4,574,850
Total Assets	\$ 695,489,058	\$ 706,642,757
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Members' share accounts	\$ 614,809,579	\$ 608,497,744
Borrowed funds	-	20,000,000
Cash overdraft	1,663,935	1,889,267
Accounts payable and other liabilities	5,080,953	4,505,777
Total Liabilities	621,554,467	634,892,788
Members' Equity		
Regular reserve	25,000,000	25,000,000
Undivided earnings	49,042,783	46,319,364
Accumulated other comprehensive income (loss)	(108,192)	430,605
Total Members' Equity	73,934,591	71,749,969
Total Liabilities and Members' Equity	\$ 695,489,058	\$ 706,642,757
INTEREST INCOME		
Loans to members	\$ 24,675,096	\$ 26,456,561
Interest-bearing accounts and investment securities	7,432,664	8,916,771
Total Interest Income	32,107,760	35,373,332
INTEREST EXPENSE		
Members' share accounts	6,109,678	9,589,488
Borrowed funds	2,477	54,488
Total Interest Expense	6,112,155	9,643,976
NET INTEREST INCOME	25,995,605	25,729,356
PROVISION FOR LOAN LOSSES		
	8,305,000	11,800,000
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	17,690,605	13,929,356
NON-INTEREST INCOME		
Service charges and other fees	6,078,302	5,786,032
Other income	342,735	461,618
Pass-back and recapitalization of NCUSIF deposit	-	3,323,784
Gain on sale of securities	335,893	-
Total Non-Interest Income	6,756,930	9,571,434
NON-INTEREST EXPENSE		
Compensation and benefits	10,413,914	9,584,379
Office operations	3,298,759	3,759,068
Professional and outside services	2,107,975	2,310,089
Occupancy	1,478,458	1,500,675
Other expenses	2,365,866	1,567,199
NCUSIF deposit impairment loss	-	3,323,784
NCUSIF premium and corporate stabilization assessment	1,560,408	892,264
Impairment of investment in WesCorp capital shares	-	1,931,551
Provision for foreclosed asset losses	498,736	201,048
Total Non-Interest Expense	21,224,116	25,070,057
NET INCOME (LOSS)	\$ 2723,419	\$ (1,569,267)

LAFCU Board Officers Named

Members of the 2011 Los Angeles Federal Credit Union (LAFCU) Board of Directors were announced at the LAFCU Annual Meeting on February 22. Offices 4, 5 & 6 were up for election with terms of three years each. The incumbents were: Office 4: Cliff Cannon; Office 5: Stan Horwitz; and Office 6: Neil Ricci.



Each person was automatically re-elected due to acclamation, since no challengers submitted a completed petition, statement, and list of qualifications by the November 20, 2010 deadline. Because of this, no ballots were mailed for this election.

The Board re-elected the following officials to serve as officers for 2011-2012: Chairman: Chuck Rubin; Vice Chairman: Cliff Cannon; Treasurer: Denise McGee; and Secretary: Stan Horwitz. Serving as Directors on the Board are: Roslyn Carter-Phillips, Neil Ricci, Gary Mattingly, Jerry Waggoner and Joe Quan. Formerly a Supervisory Committee Member, Quan is the newest member to the LAFCU Board. He was selected to replace Jack C. Mathews, a 34 year-veteran of the LAFCU Board, who retired in February 2011. The Board of Directors is responsible for determining LAFCU's strategic direction and overall policies. Board officials and Credit and Supervisory Committee members volunteer their time to serve LAFCU.

College Scholarship Applications Now Accepted

For young LAFCU members preparing to start college, LAFCU offers the "Jack C. Mathews College Scholarship Fund." This scholarship was recently renamed to honor Mr. Mathews who recently retired from the LAFCU Board after 34 years of dedicated service.



If you are a LAFCU member who is currently a high school senior with a 2.5 GPA+ who will graduate in 2011, then attend a college, university or trade school, you are eligible to apply for a scholarship. LAFCU will award four scholarships of \$1,000 each. The online application and rules are at www.LAFCU.org/site/scholarships.html

The deadline for LAFCU to receive all applications is **April 30, 2011** and the winners will be notified by **May 15, 2011**. If you are not yet a LAFCU member, ask your parent or guardian to open your membership prior to submitting the application. We look forward to seeing your entries!



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
Board of Directors: Phone extension 6446, e-Mail: BoardOfDirectors@LAFCU.org

Info During a Disaster: (866) 820-9804

Branch Hours (except LA Mall): 9am-5pm Mon. to Thu., 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 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

- Chairperson..... Chuck Rubin
- Vice Chairperson 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

- Member Joe Maldonado
- Member Sheldon Miller
- Member Abe Rasheed
- Member Rosey Richardson