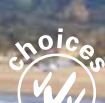


# INSIDE LAFCU



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

Summer Quarter • July 2011

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## CLOSED BRANCH DAYS

Independence Day.....	Sat. 7/2 & Mon. 7/4
Labor Day.....	Sat. 9/3 & Mon. 9/5

## COMMUNITY EVENTS

LAFCU Mega Vehicle Sales.....	8/1 to 9/30
Fiesta La Ballona: Culver City.....	8/27 & 8/28

## SEMINARS @ LA MALL 12-1PM

(\*INVESTMENT SERVICES)

*Funding College Education.....	Wed. 7/13
Surviving Financial Set-Backs.....	Wed. 8/10
*Retirement Red Zone.....	Wed. 9/14
Credit Repair.....	Wed. 10/5

## MEMBER APPRECIATION DAYS

El Monte Branch.....	Wed. 7/27
Glendale Branch.....	Wed. 8/24
Gardena Branch.....	Wed. 9/7

## LAFCU to Host Mega Vehicle Sales

Looking for mega savings on your next vehicle purchase? Your timing is perfect. LAFCU is hosting its annual Mega Vehicle Sales August 1 to September 30, with loans from 1.99% APR\* and reduced prices on a variety of domestics and imports. Convenient payments are available with maximums of 120% vehicle financing and 84-month terms, and no money down. Over 20 Southern California dealers will be on hand, including:

- Enterprise Car Sales
- CarsforMembers.com
- Credit Union Direct Lending (CUDL)-associated dealers
- LAFCU Auto Buying Service (LABS)
- Longo Toyota, Scion and Lexus

Watch your mail for dealer lists and special offers or visit our website after July 30...then take advantage of these money-saving opportunities.

### Enterprise Car Sales

LAFCU is partnering with Enterprise to host a two-day used vehicle sales event 9am-7pm Friday, August 5 and 9am-5pm

Saturday, August 6 at Enterprise dealer locations in Culver City, Gardena, Long Beach, Montclair, Pasadena and Reseda. If you purchase a car on these days, you'll land a low-rate vehicle loan and a Kelly Blue Book ([www.kbb.com](http://www.kbb.com)) value on your trade-in PLUS \$1,000, and an entry into LAFCU's Mega Vehicle Sale \$500 gas card raffle! Have a specific car in mind? Call us before the sales, and we'll arrange to deliver your "dream car" at your preferred Enterprise dealer location.

### Multi-Dealer Sales

Special rate financing and discounted vehicles will be offered by CarsforMembers.com, CUDL-dealers, LABS, and Longo Toyota & Scion, and Longo Lexus during August and September. Incentives include a \$100 guarantee from CarsforMembers.com if they can't beat your offer from a non-participating dealer; & visit either the Longo Toyota & Scion and Longo Lexus locations during the month of August, and enter a chance to win a vacation to Hawaii!

*continued on page 3*



“It's possible that by having your financial services at LAFCU instead of the average local bank, you could save \$100,000+ during your adult lifetime.

— John Dea, President/CEO

## It's Easy to Own a Home with LAFCU

Buying your first home or a second vacation house? LAFCU makes home ownership easy with our affordable real estate financing, some with no points and no fees. We offer a 30-year home loan fixed for the first 3 years, with rates as low as 2.975% APR.\* You will save about \$5,900 on a \$350,000 loan in 3 years, compared to average bank mortgage rates.\*\*

We offer home loans that are fixed for the first 3, 5, 7, or 10 years, and 15 or 30-year fixed-rate loans. With each loan you'll enjoy up

*continued on page 3*



John Dea  
President/CEO

Message from our  
President/CEO

Can You Save  
\$100,000+ with  
LAFCU? Yes!

Did you know it's possible to save tens of thousands of dollars in financial services with LAFCU? We frequently hear about financial institutions that offer to pay you up to \$100 to switch to them. In most cases, you wonder what the catch is and figure it isn't worth your time. But what if the offer said you could save over \$100,000? That would grab your attention!

It's possible that by having your financial services at LAFCU instead of the average local bank, you could save over \$100,000 during your adult lifetime. Our savings accounts usually have much higher rates than the average bank\* and over time it can really add up. Do you know what the rates are on your loans and savings accounts? Here are examples of LAFCU rates compared to average bank rates:

- **CAR LOAN:** On a 48-month car loan, the difference in interest between a LAFCU rate of 2.99% APR vs the average bank rates of 5.73% APR on a \$25,000 loan is \$1,480. Save \$14,800 on 10 vehicle loans over 40 years.

*continued on page 4*

## "MyLAFCU Mobile" Free Services Available



On July 13, "MyLAFCU Mobile" services will debut, offering a convenient way to access e-Branch and e-Bill Pay from your smartphone or regular cell phone. From a smartphone such as an iPhone®, Blackberry®, or a device powered by Android™ conduct account transfers, view history, pay bills, find ATMs and branches, view loans & savings rates, set up various e-Lert messages, and link to

*continued on page 3*

# Did You Know?

## LAFCU Earns Another High Rating

Bauer Financial, Inc., the nation's leading independent credit union rating firm for financial institutions, recently awarded LAFCU with a "5-Star Superior" rating. This is our **84th** consecutive "recommended" quarterly rating since 1990, giving us the distinction of being one of the strongest credit unions in the nation. Only **39%** of the nation's credit unions have earned this distinction. The highest award attainable, this 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)



## Traveling? Buy Foreign Cash from Us

You can purchase foreign currency at LAFCU for over 120 countries. Sponsored by the eZforex company, we also offer a convenient, safe, and secure online method to purchase foreign cash. Avoid the long lines to exchange currency at the airport, the 3% surcharge when using your credit card overseas, and the unnecessary fees and inflated exchange rates at airports, hotels, and banks. For a small delivery fee, currency can be sent directly to your home or office, or to a LAFCU branch where you can pick it up during business hours. To purchase foreign currency, visit [www.LAFCU.org](http://www.LAFCU.org) and click on "Foreign Currency Buying" from the "Search by Page" list, visit a branch during business hours, or call us.



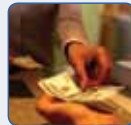
## Financial Literacy Available

Cash Rules Financial Education is a LAFCU-sponsored financial literacy program designed to educate high school and college students in personal finance. The average student who graduates from high school lacks basic money management skills, according to Washington, DC-based "Jump\$tart Coalition for Personal Financial Literacy." Our "Crash Course in Cash" teaches students how to balance a checkbook, read a paycheck, budget monthly expenses, and establish and maintain credit. Students can also learn money tips online by taking our "Guides to Independence"™ educational, interactive tutorials, where they can earn up to five FREE eMusic® downloads for every course they complete. Those who graduate from LAFCU's Cash Rules Program possess the tools to make financially sound decisions and are better prepared for adult life. For details, visit [www.LAFCU.org/cashrules](http://www.LAFCU.org/cashrules)



## In Debt? We Can Help

In these challenging economic times, LAFCU can help with your debt and credit concerns. If you're behind in payments, our "Debt Consolidation" program may help with low monthly payments for your loans and flexible repayment terms. Our "Step-By-Step" credit repair program is designed to help you pay off delinquencies and rebuild credit. Loan proceeds are sent directly to your creditors and your payments are made via payroll deduction or Direct Deposit. Once delinquencies have been reduced or paid off, we will gladly consider any reasonable loan requests you may have. To restructure your LAFCU Loan, call us or visit [www.LAFCU.org](http://www.LAFCU.org) and click "Debt Consolidation Loan" or "Step-by-Step Credit Repair" from the "Search by Page Name" list.



## Earn High Savings Rates

Are you satisfied with the current yields of CDs from other financial institutions? If not, check out the competitive savings rates that LAFCU offers on our Share Certificates. With a minimum deposit of \$1,000 (only \$100 for members age 25 and younger), we offer higher yields than most of our competitors, along with flexible terms from 3 to 60 months. In particular, check out our high rate 2-year share certificate from **1.51%** Annual Percentage Yield (1.50% dividend rate). For details, call (877) MY LAFCU (695-2328) and ask to speak to a member service representative, or visit [www.LAFCU.org/site/share\\_cert.html](http://www.LAFCU.org/site/share_cert.html)



## Loans & Membership Apps 24/7

It's easy and convenient to become a member and apply for loans 24/7 at LAFCU. The applications are accessible from links on the upper left side of our web homepage ([www.LAFCU.org](http://www.LAFCU.org)). Help your friends and family enjoy the same cost-savings benefits you do, by telling them how easy it is to join online from the comfort of their computer. A clickable link "App Help & FAQs" on the bottom of each membership application page provides helpful details. And soon our online consumer loan application (for vehicles, unsecured loans and Visa® credit cards) will have an option to see how much you'd save by refinancing any current loans you have with other lenders by bringing them to LAFCU.



## March of Dimes Fundraising Results

To help the local community, LAFCU recently donated \$5,000 to the March of Dimes "March for Babies" charity walk, held April 30 at Exposition Park, just south of downtown Los Angeles. LAFCU raised funds by selling customized T-shirts, hosting bake sales, collecting donations at our branches and by mail, and asking employees and members to sponsor walkers. LAFCU sponsored Checkpoint #1 at the walk where employees and volunteers distributed bottled water and eco-friendly tote bags to dedicated walkers. LAFCU also sponsored a marketing booth at the event where employees handed out informational flyers highlighting the credit union's products and services. All proceeds raised for the event went toward funding medical research to prevent premature birth and infant mortality nationwide. To donate to the March of Dimes, call (213) 637-5050, or visit [www.marchforbabies.com/ca](http://www.marchforbabies.com/ca)



## Buy American & Save

Thanks to our partnership with Invest in America (IIA), you can receive exclusive credit union discounts on products and services from U.S.-based companies. When purchasing products from IIA partners, you'll save money and increase sales for participating American companies and, on a larger scale, help stimulate the U.S. economy. As a LAFCU member, take advantage of cost saving services from the following IIA partners: Allied Van Lines (moving services), CompleteTax (tax preparation), CU Benefits Express (medical benefits), DIRECTV (television shows), FTD (flower purchase and delivery), General Motors (vehicle purchasing), Sprint Wireless Services (cell phone plans), and ShopAmerica, an online shopping mall designed for credit union members. To experience IIA savings, visit [www.LAFCU.org](http://www.LAFCU.org) and click the "Invest in America" link, or go to [www.lovelymcreditunion.org](http://www.lovelymcreditunion.org)



## Funds Availability Maximum Doubles

As of July 21, 2011, the portion of funds you deposit by **check** at LAFCU available the next business day after your deposit will double to a maximum of \$200 (formerly \$100). This is due to changes in the "Expedited Funds Availability Act" (federal regulation "CC"). For details about this regulation and all account disclosures, visit [www.LAFCU.org/site/notices.html](http://www.LAFCU.org/site/notices.html)



## Get Prepared for Your Retirement

It's always a good time to think about planning for your retirement. To get started, examine your current financial status, set your retirement goals and consult with one of our CFS Financial Representatives\* at LAFCU Investment Services (LIS). To schedule an appointment or attend a free financial seminar, visit [www.LAFCU.org](http://www.LAFCU.org) and click "LAFCU Investment Services" in the "Search by Page" drop-down box, then scroll down to the "Free Seminars" section. Our CFS team members at LAFCU 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.

# We Have Your Loans!

## We Have Computer Loans



Looking for a new laptop, desktop or tablet computer? Maybe just an upgrade of your current model? LAFCU is your source for a low-rate personal computer loan.

Hardware and software can be included in the loan as long as you purchase it at the same time. We offer financing up to \$10,000 with up to 48 months to repay the loan. As technology continues to change and advance, ride the wave of the future with the latest access device.

Apply for a loan 24/7 at [www.LAFCU.org](http://www.LAFCU.org) & select e-Loan Express from the "Search by Page" drop-down box, or call us.

## Visa® Card Rates Still Low



Tired of high credit card rates and unnecessary fees? **Switch to a LAFCU Visa card and start saving today. We have competitive rates as low as 8.49% APR.\*** If you don't have our card yet, then apply and get approved, you'll automatically receive a low 2.9% APR\*\* for the first six months on all transactions with your new LAFCU card.\*\* Additional Visa® credit card features include everyday low rates for purchases and cash advances,\*\*\* transfer balances from high interest creditors, a true 25-day grace period for new purchases, and Convenience Checks (available to new cardholders only). Use the card to catch up on bills, pay for home improvements or take a summer vacation.

### Apply Today

To apply for our Visa credit card 24/7, visit [www.LAFCU.org](http://www.LAFCU.org) and use e-Loan Express, or call us. You can also visit a branch during regular business hours.

\* APR = Annual Percentage Rate. Minimum Convenience Check transaction is \$100. There is no grace period for cash advances; interest is charged from the date of the transaction. Visa credit line cash advances taken at ATMs are subject to third party fees. Rates, terms, and conditions are subject to change without notice. You must be a LAFCU member to obtain credit.

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

\*\*\* 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.

## "MyLAFCU Mobile" Free Services Now Available – continued from page 1

LAFCU's regular website. From a cell phone enabled with text messaging, you can access your LAFCU accounts (make transfers, check history & get balances) using our free "LAFCU Mobile Text" service. For our Text service, enroll your phone and set up e-Lerts from the "Mobile Text & e-Lerts" tab in e-Branch, our free online account access service (call us if you need a free e-Branch PIN).

With MyLAFCU Mobile, you'll have 24/7 mobile access to your accounts with text messaging, special phone applications (iPhone and Android), or from a website link. For details, visit [www.LAFCU.org](http://www.LAFCU.org) and click "Mobile Services" from the "Search by Page Name" list.



\*Android is a trademark of Google, Inc.

## LAFCU to Host Mega Vehicle Sales – continued from page 1

### Contact Info for Mega Vehicle Dealer Sales Participants:

- **LABS:** For help finding a new or used vehicle, contact our in-branch discount vehicle search and buying service at (800) 748-5747, or visit [www.LAFCU.org/autobuying](http://www.LAFCU.org/autobuying)
- **CarsForMembers.com:** For a list of Southern California locations, call (800) 654-2277 or visit [www.carsformembers.com](http://www.carsformembers.com)
- **CUDL-Associate Dealers:** To find a dealer, call (888) 283-4732 or visit [www.cudlautosmart.com](http://www.cudlautosmart.com).
- **Enterprise Car Sales:** For locations, call (800) 227-7253 or visit [www.cuautodeals.com](http://www.cuautodeals.com)
- **Longo Dealers in El Monte:** For Longo Toyota & Scion, call (800) 617-6519 or visit [www.longotoyota.com](http://www.longotoyota.com) and for Longo Lexus (800) 969-7142 or visit [www.longolexus.com](http://www.longolexus.com)

\*Annual Percentage Rate: As of 7/1/11, 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.

\*\*Trade-In values obtained from © 2011 Kelley Blue Book Co.'s website [KBB.com](http://KBB.com). Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1000 is available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle payoff exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, Louisiana, Oregon, South Carolina and Wisconsin. Offer valid from 8/1/11- 8/31/11. Used vehicles were previously part of Enterprise short-term rental, lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental lease or other. The "e" logo, Enterprise, and "Haggle-free buying, Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2011 Enterprise Car Sales.

\*\*\*See [www.LAFCU.org](http://www.LAFCU.org) for details.

## 'Young Adult Freedom Club' Benefits

Are you between 18 and 25, and ready to leave the parental nest? LAFCU can help you get started with our Young Adult Freedom Club, which offers financial products designed for individuals transitioning into adulthood, including a:

- Free checking account\*
- \$100 minimum "Starter" Share Certificate\*\*
- Visa® Classic credit card with a \$500 credit line or a \$500 Personal Loan\*\*\*
- \$15,000 no-money down vehicle loan.\*\*\*\*



If you have an established credit history, you can apply for larger loan and credit card amounts, refinance non-LAFCU vehicle loans, and apply for loans for computers and homes. To ensure you're prepared for adult life, we also offer Guides to Independence™ educational, interactive online tutorials on a variety of financial how-to topics including "How to Shop for Everyday Savings" and "How to Pay for School." In fact, you'll even earn up to five FREE eMusic® downloads after completing each course. To start earning FREE eMusic® now, visit [www.LAFCU.org/cashrules](http://www.LAFCU.org/cashrules)

To apply for a loan, visit [www.LAFCU.org](http://www.LAFCU.org) and use e-Loan Express, or call us. Sign up today and you'll be on your way to financial freedom.

\* Only \$50 minimum opening deposit is required; balances over \$500 earn interest.

\*\* Only for LAFCU members who are age 25 and under when applying. Flexible terms from 3 to 60 months and additional deposits of \$50 or more can be made anytime without changing the rate or term.

\*\*\* APR = Annual Percentage Rate. At the end of the six-month 2.9% APR "Introductory Period," your entire Visa card balance reverts to the regular APR for which you originally qualified. A credit report must show no negative credit when applying for the credit card or personal loan and you can always apply for additional credit.

\*\*\*\* Normal credit criteria may also apply, a loan co-signer may be required, and you can always apply for additional credit.

## It's Easy to Own a Home with LAFCU – continued from page 1

to 80% financing, minus any outstanding liens, and a FREE 40-day rate lock. FHA loans, real estate refinancing, a Home Equity Line of Credit and a reverse mortgage are also available.

### Apply Today

Apply 24/7 at [www.LAFCU.org](http://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 (note rate 3.25% as of 5/23/11). Los Angeles Federal Credit Union (LAFCU) rate example is a 3-year fixed-to-adjustable rate loan with 30-year amortization, for \$350,000, 1 point (\$3,500), and \$2,729 in fees, as of 5/23/11. 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.

\*\* 3 year, fixed to adjustable rate loan with a 30-year amortization based on a \$350,000 loan with 1 point (\$3,500), \$2,729 in fees. 3.166% APR (note rate 4.08%). Average bank rate computed from information supplied by Informa Research Services on 5/23/11, and LAFCU is not responsible for the accuracy of these rates or other information. Payment, savings amount, and fees are approximate.



Loan Type	LAFCU	Avg Bank*	Est. Savings over 40 Years
Car Loan: New, \$25k, 48 months each	2.99%	5.73% <sup>1</sup>	\$ 14,800 (10 loans)
Home Loan: 7yr Fixed then Adjustable	3.144%	4.20% <sup>2</sup>	\$ 48,662 (6 loans)
Visa® Credit Card	8.49%	11.02% <sup>3</sup>	\$ 14,000
Home Equity Line of Credit	3.49%	4.80% <sup>4</sup>	\$ 21,626 (5 loans)
Cert. of Dep-2yr (min. \$1,000)	1.51%	0.83% <sup>5</sup>	\$ 5,420 (20 rollovers)
<b>Possible Savings: \$104,508</b>			

• **HOME LOAN:** On a first trust deed loan, the savings can add up quickly, too. If you have a 30-year fixed loan for 7 years (called a 7/1 Adjustable Rate Mortgage) the difference between a LAFCU rate of 3.144% APR vs an average bank rate of 4.2% APR on a \$200,000 loan could save you \$8,110. Save \$48,662 with 6 loans over 40 years.

• **VISA® CARD:** On a credit card balance of \$7,500, the difference between a LAFCU rate of 8.49% APR vs an

4.80% APR is about \$3,604. Save \$21,626 with five similar loans over 40 years.

• **CD (SHARE CERTIFICATE):** If you have money to save, the difference for a 24-month \$1,000 CD at a LAFCU rate of 1.51% APY vs the average bank rate of .83% APY is about \$271. Save \$5,420 if you kept certificates like this with similar savings over 40 years.

average bank rate of 11.02% APR could save you \$350 per year or \$14,000 over 40 years.

• **HELOC:** On a Home Equity Line Of Credit, the difference in interest on a \$50,000 balance with a LAFCU rate of 3.49% APR vs the average bank rate of

As you can see with these examples, your possible savings are \$100,000+ over 40 years. You may save more when you take advantage of LAFCU's low or no-fee accounts for which other financial institutions continue to charge you. Remember the rates and fees you pay on financial services do matter and LAFCU wants to help you save. Let our trained staff show you **how much you can save** by switching your financial services to LAFCU. All rates and fees are subject to change and are not guaranteed.

John Dea, President/CEO  
Los Angeles Federal Credit Union

\*Average bank rates provided by the Daily/Loans Savings Rate website provided by the National Association of Federal Credit Unions in cooperation with DataTrac Corp, as of 6/01/11: [http://ap.datastrac.net/nafcu/default\\_2.asp](http://ap.datastrac.net/nafcu/default_2.asp).

<sup>1</sup>48M Car 2-year old: Bank Average; <sup>2</sup>7/1 year Arm: Bank Average. <sup>3</sup>Credit Card Platinum: Bank Average; <sup>4</sup>HELOC 80%: Bank Average; <sup>5</sup>2-year CD-100K: Bank Average

## Business Services at LAFCU

Ready to start a business and need a helping hand? LAFCU offers Small Business Administration (SBA) loans from \$25,000 to \$5 million through our partner "Newtek Business Services." Applying is easy and the process takes about 60 days. The funds can be used for any business-related purpose, including constructing a building, buying out a partner or even improvements to an existing business.

If you already have a sole proprietorship, general partnership, corporation, limited partnership, limited liability company or a club/organization, LAFCU can provide you a Share Savings Account, a Checking Account with Check Card, online e-Branch and e-Bill Pay Access, and more.

Interested in expanding your business investments? We've got that covered too. LAFCU Investment Services (LIS) offers investment planning, managed accounts, stocks, and bonds to all types of businesses.

To sign up for LAFCU business services, call and speak to one of our member service representatives. To apply 24/7 for an SBA loan, call (866) 610-2862 or visit [www.LAFCU.org](http://www.LAFCU.org) and click on "Business Loans" in the "Search by Page" list. Watch for additional new business services coming soon, like vehicle loans for business use, equipment loans, business lines of credit and/or Visa® credit cards as well as secure, affordable merchant (payment) processing for your business.



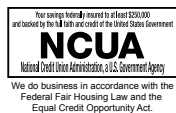
## e-Branch Has New Look & Features

If you're a LAFCU e-Branch user and have not yet created a new "Access ID" and changed your PIN, please login to e-Branch and you'll be led through simple screen prompts. The new e-Branch logins were designed to continue to protect your identity, and the privacy and security of your LAFCU accounts. Take a look at our additional recent e-Branch upgrades including:

- New look to the screens (including a quicker way to pay bills online)
- "Direct Connect," a new, faster Quicken® download option
- "FinanceWorks," a free software tool that helps you manage your finances
- "Check Card Rewards," a new, free service that rebates portions of certain purchases made with your LAFCU Check Card
- Principal-only payments (without changing the loan's due date) can now be made online to certain consumer loans
- Pending transactions are now visible in your Checking Account



For details, visit [www.LAFCU.org](http://www.LAFCU.org) and click "e-Branch Changes" in the "Search by Page" list, then view instructions, FAQs and screen shots.



P.O. Box 53032 • Los Angeles, CA 90053  
(877) MY LAFCU (695-2328)

[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

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