

Inside LAFCU

Spring Quarter • April 2021

A quarterly publication for members of Los Angeles Federal Credit Union

www.LAFCU.org

Relationship Rewards Available Now

LAFCU is pleased to announce our "Relationship Rewards" program became available on March 1. Every member is automatically enrolled in our program that recognizes you for deepening your financial relationship with us. Your former Value, Imperial or Premier level has been converted to a new level based on your relationship with us.

At the end of each month, your relationship rewards will be recalculated, and your account will be updated, based on the number of points earned. The maximum is 5 points, with 1 point earned for each of these categories*:

Earn up to Five Relationship Rewards Points

- **Active Checking** (when you make 5+ debit card transactions from your checking account in a month)
- **Savings & Investments** (when you have \$10,000+ in deposits)
- **Vehicle Loan or Visa® Credit Card** (in good standing)
- **Home Loan** (a mortgage, home equity, or energy loan in good standing)
- **Loyalty** (a LAFCU member 15+ consecutive years)

You will be Placed in One of Three Relationship Levels

The new levels are Bronze, Silver, & Gold...and just like sports awards, you are a winner at each level. Members at any level can apply for a Free Checking account and enjoy free access to 30,000+ local and nationwide ATMs. Relationship Rewards allows you to maximize benefits based on your entire household, which includes all LAFCU members residing at your address. Your entire household benefits from the same relationship level. If you would like to remove yourself from a household and create your own standalone household, let us know. Your level is displayed on the bottom of the last page of your paper or online accounts statements and will be viewable inside online banking as of July 2021.

Bronze (0-1 point)

- Free Checking**
- 0.25% discount on certain loans*** with automatic payment from LAFCU checking or payroll deduction.

Silver (2 points)

- Free Checking**
- 0.50% discount on certain loans*** with automatic payment from LAFCU checking or payroll deduction.
- \$250 off mortgage closing costs.
- Silver-level discounts & waivers.****

Gold (3 points)

- Free Checking**
- 1% cash back on debit card purchases of up to \$500 monthly for a maximum account credit of \$5.
- 0.75% discount on certain loans*** with automatic payment from LAFCU checking or payroll deduction.
- \$500 off mortgage closing costs.
- Gold-level discounts & waivers.****

* Your accounts must be in good standing, including no negative share savings or loan charge-offs.

** You must be approved for a checking account. To apply, visit our website. Prior to applying for a checking account you must already have opened a regular Share Savings Account.

*** Qualifying loans for discounts are: Vehicles, RVs, Motorcycles, Watercraft, Boats, Computers, Personal line of credit, and Signature loans. Excluded from discounts are Shared/Certificate Secured, Visa credit cards, Student loans, Investor Mortgages, & Home Loans.

**** Discounts and/or waivers include: cashier's checks, Coinstar redemption in certain LAFCU branches, Medallion, notary, card replacements, check cashing, check printing, temporary checks, account history info, statement retrieval & copies, IRA annual fee, Overdraft Protection, withdrawals at non-CO-OP ATMs, and wire transfers.

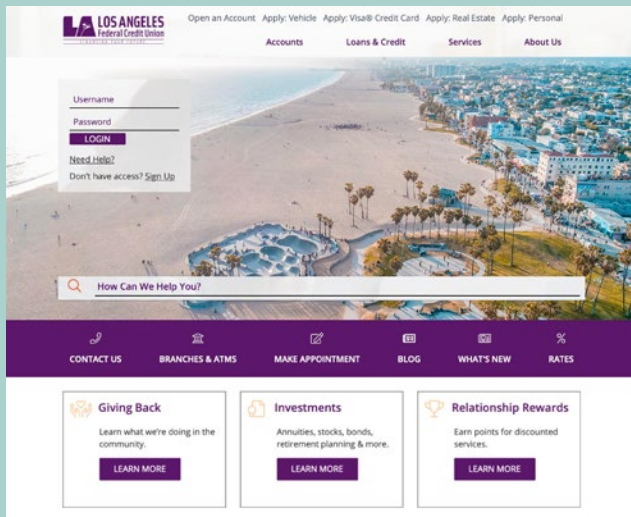
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New & Improved Website is Here!

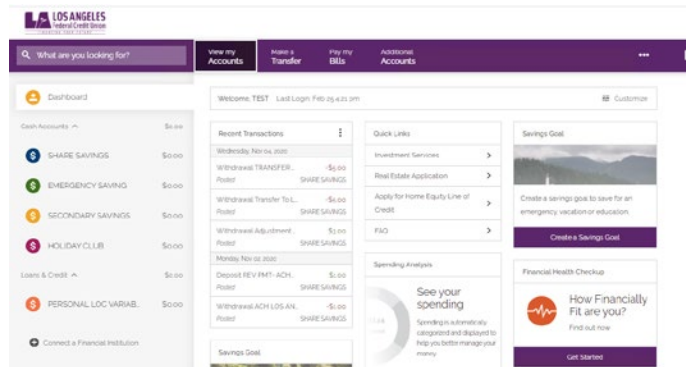
We are proud to announce the arrival of our new & improved website on April 12. It has a fresher look, eye-catching images and a more contemporary design. We partnered with a new vendor to bring you an easier, more simplified navigation with familiar tools. Here are just a few of the enhanced features you'll find at www.LAFCU.org.



- Updated design & graphics
- Easier to find information
- Improved “responsive design” for desktop, tablet & mobile devices
- Reduced, concise text for a quicker reading experience
- New Financial Resource Center with 100+ updated financial articles & 15 calculators
- Enhanced compatibility with web browsers & operating systems
- Fill-in style forms
- Better locator for Shared CU Branches & ATMs.

Online Banking Being Upgraded

In June, we will introduce a new online & mobile banking upgrade for all LAFCU members. We have partnered with Lumin Digital, a PSCU company, to add enhanced digital offerings and provide game-changing member benefits like:



- Mobile-first technology
- Convenient debit card & credit card controls
- Digital forms and improved workflows
- Improved member communication and support
- Consistent look & feel via mobile, tablet, laptop or personal computer – providing a seamless member experience
- Faster future enhancements & functionality, with less downtime.

Offering secure, industry-leading solutions for our valued members is an important step in building trust, especially for members who increasingly rely on enhanced, state-of-the-art technology.

Watch for further updates on our website, via e-mail, and inside online banking.

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 (877) MYLAFCU (695-2328)
LOS ANGELES Federal Credit Union
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Closed Branch Days

Good Friday/Employee Appreciation Day.....Mon. 4/02
 Memorial Day.....Mon. 5/31
 Independence Day.....Mon. 7/05

LAFCU Assets \$1,189,000,000
 (as of 2/28/2021)

INFORMATION REQUEST: Send a secure, encrypted e-Mail from our website by going to “Contact Us,” then make a selection on the drop-down menu. Or, send a letter to our P.O. Box, fax us at (818) 242-5932, call us any time, or visit a branch during business hours.

LAFCU membership is open to all eligible Southern California residents. You must be a LAFCU member to obtain credit or to use our services. For other disclaimers, visit our website and search “notices” or disclosures.

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