



Inside LAFCU

A quarterly publication for members of Los Angeles Federal Credit Union

Celebrating our 90th Anniversary All-Year Round!

On May 20, 2026, we proudly celebrated 90 years serving members and being a trusted resource for the community with give away items, refreshments, and colorful decorations. Mayors and special dignitaries also joined in the festivities by presenting specially made proclamations and certificates to branch managers and executives. It was a special day, but the celebration isn't over! We'll continue celebrating all year with contests on our social media, branch & community events, and special offers.



On May 20, 2026, LAFCU executives and some board members were presented a resolution from the City of Los Angeles honoring the credit union's 90th anniversary. Holding the resolution is Josh Muñoz, a representative from the office of 14 District LA City Councilwoman Ysabel Jurado. Joining him were, from l to r, Brian Todd, LAFCU CTO; Brian Gregory, COO; Anthony Cuevas, President/CEO; Joe Quan, Board Chairperson; Terry Manocchio, Board Director; and Rito Cisneros, Board Treasurer.

Summer Quarter
July to September 2026

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Special Offers for our 90th Anniversary

We're celebrating our 90th anniversary serving members in 2026 and our members get the presents! Here's how:



3.90% APY Share Certificate for 11 Months*

Open one by calling us, visiting a branch, or transferring existing funds in the "Open an Account" section of our mobile app or online banking site.



Upgrade Your Home with a 4.90% APR HELOC**

To apply, either visit the Mortgage Loans page on our website & click "Apply for a HELOC LOAN," call us, or visit a branch.



Switch & Save: Lower Your Vehicle Loan by 1%***

Save on your vehicle loan AND lower the rate to as low as 3.90% APR when refinancing the loan from another lender with us. Call (877) 695-2328 or visit a LAFCU branch.

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Special Offers for our 90th Anniversary (cont.)



'Refer & Earn' \$90 for Each New Member****

Refer family, friends, and work colleagues residing in California to become LAFCU members. For each person over age 18 referred, you will each earn \$90 when certain details are followed.

When referring others, tell them about all the great benefits you enjoy here at LAFCU, like low-rate loans, high-rate savings, Free Checking, highly rated mobile app, free financial advice, 24/7 account access, and more.

To refer someone, visit a branch, call us, or complete the online secure referral form inside our mobile app or online banking. TIP: An easy place to find people to refer is your phone's contact list!

**APY = Annual Percentage Yield for this Share Savings Certificate (certificate) promotion. The certificate has a 3.90% APY, a dividend of 3.827%, and a term of 11 (eleven) consecutive months after it's opened. The minimum opening deposit per certificate is \$10,000 and the maximum is \$2,000,000. Multiple Certificates can be opened if the opening balance of each one is between \$10,000 to \$2,000,000. Additional funds over \$1,000 each can be deposited into the certificate after it's opened, and the maximum additional funds are equal to the opening deposit (for example, if a certificate is opened with a \$50,000 deposit, the total additional deposits can only equal \$50,000 or less). This Certificate can only be opened at LAFCU starting 2/1/26. When this Certificate matures, it will automatically renew for another eleven (11) month term at the rate in effect at maturity equal to the member's Relationship Rewards level (Bronze, Silver, or Gold), and/or if the member is age 60+ and/ or had opened a Jumbo Certificate (over \$100,000 opening deposit). This offer is subject to change or may be discontinued without notice. The actual APY will be calculated to three decimal points. Only LAFCU members have access to our services, including Certificates. For more details, search "Master Disclosures" on our website and read the section "Terms & Conditions Applicable to Share Certificate Accounts."*

*** APR = Annual Percentage Rate. The rate is variable and can adjust semi-annually. Until further notice, each LAFCU member who opens a NEW Home Equity Line of Credit (HELOC) in the state of California will get a 4.90% APR fixed rate for nine (9) months after loan origination on amounts advanced from their variable-rate HELOC during the offer period. Minimum advance is \$5,000 and maximum is \$500,000. After the offer period, the APR on the HELOC will revert to the regular APR at that time; and as of 2/1/26, it's 7.24% APR (if the home is owner-occupied) or 7.50% APR (for second home or vacation home). The offer's APR reverts to the regular, non-offer APR in effect at LAFCU nine (9) months after each advance. Draw up to 80% of your home's appraised value, minus liens for owner-occupied homes, and 70% for second or vacation homes. Access funds via paper "Convenience Checks" (upon request), or by transfer from your online banking account or mobile app. Relationship Rewards discounts and refinances of existing HELOCs do not apply to this offer. HELOCs are for single-family, owner-occupied residences. Other conditions and some restrictions may apply. Offers and rates are subject to change without notice. All HELOCs subject to normal credit-granting criteria, and have no fees, points or closing costs.*

****APR = Annual Percentage Rate. Refinance offer only available on vehicle loans with any lender or financial institution other than Los Angeles Federal Credit Union (LAFCU). Minimum vehicle loan rate lowering is 1.00% APR on your current vehicle loan rate, or we will give you our lowest LAFCU rate, whichever saves you more. The lowest vehicle loan rate at LAFCU is 3.90% APR; one way of getting this rate is to have a 750+ FICO credit score, a Gold Relationship Rewards tier, automatic vehicle loan payments set up, financing a vehicle loan up to 60 months, and redeeming enough CU Rewards points (based on the vehicle loan amount) from your LAFCU Visa Signature Rewards Platinum credit card. Ask us about other ways to get the 4.25% APR. When refinancing, the LAFCU loan will match the remaining term and balance owed on the loan from the other lender. Total loan cannot exceed 100% Loan-To-Value, except when including financing for GAP and/or MBI. This offer is subject to change and may be discontinued without notice. Only LAFCU members have access to our services, including vehicle loans. Rates and fees subject to change without notice and may affect the APR. All loans are subject to normal credit-granting criteria. Other conditions may apply. You must be a member of LAFCU to obtain credit.*

*****"Refer & Earn" incentive terms and conditions apply. See www.lafcu.org for details.*

LAFCU Wealth Management Services*



Steven Liang

LAFCU Wealth Management, our investment services program, can assist you with questions you may have on financial planning, investment strategies, or retirement options. Our experienced, licensed advisor can advise you on high-quality investment products to guide you through every phase of your life. It's easy to make an appointment or to meet with our financial advisor in a branch or by phone. Schedule a complimentary consultation with Steven Liang, our Wealth Management Financial Advisor, at (877) 695-2328, ext. 6375. Or visit our investment services page (<https://www.lafcu.org/accounts/investment-services>) for details.

** LAFCU Wealth Management is a marketing name of Cetera Investment Services. Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Cetera is not affiliated with the financial institution where investment services are offered. Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions, Investment Advisor Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.*

*Investments: • Are not FDIC/NCUSIF insured • May lose value • Are not financial institution guaranteed • Are not a deposit
• Are not insured by any federal government agency.*

High-Yield Savings Account Here Soon



We are making it easier for you to save with our new High-Yield Savings Account. After opening the account, you will earn a variable 3.90% APY* for balances up to \$10,000, if certain terms are met.

Watch for details on our website, email, online banking and in future newsletters on when this account will be available.

* APY = Annual Percentage Yield. When this account becomes available, earn a variable 3.90% APY on balances up to \$10,000 when you have a LAFCU Free Checking or Connect account and complete five or more transactions per month. Balances over \$10,000 earn the Regular Share Savings rate, which is 0.05% APY as of 7/1/26. A blended rate will be shown on your statement. Conditions and restrictions apply, and subject to change at any time. Contact us for details.

2026 Scholarship Winners Honored

Ten deserving winners of the LAFCU 2026 Jack C. Mathews Scholarship competition were honored in June with a special presentation at our corporate office. The winners were each awarded \$9,000 (for a total of \$90,000 in award money), and each will be attending college in

the fall of 2026. We received a record 232 entries. In the photo, LAFCU President/CEO Anthony Cuevas (holding the check) posed with the winners.

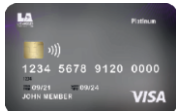


Applicants were evaluated on their academic transcripts, letters of recommendation, extracurricular activities, community service, and a 60-second video that creatively addressed the topic: *"Artificial intelligence is being used more regularly in school, work and in our daily lives. What is your overall opinion of AI? List some pros and/or cons."*

The scholarship was established in 2006 in honor of the late Jack C. Mathews, who worked for the City of Los Angeles for 40 years and served 34 years as a volunteer on its Board. Since 2006, we have awarded \$230,000 in scholarships to 116 deserving students or teachers. With the contest now closed, you still have a number of options to fund your

child's education. The cuScholar Private Loan can help finance your child's education by covering tuition, housing, books, computer, and other expenses. Also, our student Visa® card can help with miscellaneous expenses related to college and campus life.

CURewards Upgrade for Our Signature Rewards Card



If you have our Visa® Signature Rewards Platinum credit card, we're excited to share several upgrades to the Travel Redemption portion. These enhancements are designed to create a smoother, more intuitive booking experience while making it easier to explore and redeem travel benefits.

- **Refreshed Look & Experience:** A modernized interface provides a cleaner, more user-friendly travel booking journey.
- **New Points Selection Slide Bar:** You can easily adjust how many points you want to apply toward your travel purchase using an interactive slider.
- **Vacation Package Bundling:** The upgraded platform lets you bundle flights, hotels, and additional vacation components for more convenient trip planning.
- **Retention of Recent Searches:** You can continue where you left off—and your recent searches will now be saved automatically.
- **Personalized Activity Recommendations:** Suggested activities will be presented based on recent searches, helping you discover more of what interests you.

For travel reservations help, call (323) 315-2885.

Self-Serve Options Available



There are many ways to manage your credit union accounts from anywhere. Visit our website for updates, information, online banking, mobile services, and our Online Payment Center.

Need help? Use Angie, our 24/7 Virtual Assistant. Chat with her on our website by clicking the Angie avatar, type questions in the chat and get answers in the chat window. Or call (877) 695-2328 to ask Angie questions and receive spoken responses. Remote access is convenient, saves time, and reduces travel costs.

You can always contact us by phone, email, text, U.S. Mail, live chat, or by visiting a branch, but if you prefer self-service options, use our mobile app and online banking.

New Branding & Website Design

To help LAFCU prepare for the future, we will soon update our logo, colors, tagline and website. Remaining the same will be our knowledgeable, friendly staff, low-rate loans, competitive savings rates, highly rated mobile app, helpful 24/7 self-serve features, and more.

Watch for details on our website, email, online banking and in future newsletters



AS A REMINDER...

Follow us on TikTok



Visit, follow & share our entertaining and informative TikTok videos. Find out who we are and what we offer. Also, follow us on Facebook, X, Instagram, Yelp and YouTube to stay informed and connected with us. You'll find links to all our social media sites on the bottom of the LAFCU.org home page.

Connect Transaction Account has no Fees



When you apply and start using "Connect," LAFCU's paperless account, you can say goodbye to overdraft or NSF fees. It gives you the flexibility to choose how you conduct daily transactions. It's "BankOn" nationally certified, meaning it meets the standards for a safe, low cost, transaction account. For a low monthly \$5 fee (waived with a single direct deposit or debit card transaction during the month) you get free online statements (or paper statements for a monthly fee), and access to a debit card, mobile app & online banking, Zelle via our mobile app, P2P, bill pay, mobile deposit, online statements, ATMs, branches, and nationwide shared branches. This account has no paper checks, and transactions exceeding available funds will be returned without any fees.

Insurance Coverage Protection Available



Protecting your family, home, and valuables is important, and our trusted partner, InsureOne, can offer you the coverage and protection you need at competitive rates. For a free, no-obligation insurance quote, or to review your existing policy and make adjustments, call (800) 426-1088, option 2, to speak with an experienced insurance specialist.

You can also visit www.lafcu.org/services/insurance-services

Business Services & Loans Offered



We have a range of business services to better serve the unique needs of small and mid-sized businesses. Our program offers low-cost solutions for a variety of accounts, including business checking, business savings, and business money market for business types including Sole proprietorship/DBA, Limited Liability Company, Corporation, Club/Organization, and General Partnership/Limited Partnership. Additional services such as competitive rates on business credit cards and loans are also offered. To establish a business savings or checking account, you must join through Los Angeles Charitable Association Inc. (LACA) at a LAFCU branch, and your business must be located in Southern California. Visit our website for details.

Charity Fundraising & Events Planned in 2026

We are pleased to announce that we raised \$11,600 for our Habitat for Humanity (HfH) charity fundraiser in April. HfH, founded in 1976, is a global nonprofit housing organization that provides homes for deserving families. Later this year credit union employee volunteers and their guests will help build HfH homes in Long Beach.

We will also be fundraising for the Los Angeles Regional Food Bank (in August) and Toys for Tots (November & December), and will be donating to the American Heart Association in October. We will also continue to support notable charities in 2026 like the Children’s Miracle Network (Children’s Hospital LA), City of Hope Research Hospital, Glendale Police officers’ Charities, The Midnight Mission, and Operation Gratitude. Since its founding in 2006, LACA has donated over \$810,000 to charities in the Greater Los Angeles Metropolitan area and will continue to do so.



Need Some Cash? Our Personal Loans Can Help

Summer’s heating up and our sizzling summer personal loans can offer some relief. Whether it’s to consolidate bills, pay for miscellaneous expenses, or take that dream vacation you’ve been putting off - we can help. Apply for a loan by visiting the Personal Loans page on our website, call us during business hours at (877) 695-2328, or visit a branch.



Home Loan Options Available

Home is where your happiness is and nothing would make us happier than making your dream home a reality. Whether buying your first home, a second home or vacation property, it doesn’t have to be complicated. As a LAFCU member, you’ll find several mortgage solutions at some of the lowest home loan interest rates available in the market. Choose from first trust deed, second trust deed with fixed terms and adjustable-rate options. Ask about our flexible financing and free 45-day rate lock too. This account has no paper checks, and transactions exceeding available funds will be returned without any fees.



Special Group Benefits

We have a range of special accounts to benefit all ages. Whether a child, teen, young adult, or senior in need of financial services, we have solutions for every phase of life.

- Looney Tunes savings account is geared to members up to age 12 that helps them develop healthy savings habits.
- Teen Scene Club account is for members age 13 to 17. It has free checking and options like a regular savings account, debit card, & ability to open a \$100 minimum “Starter” share savings certificate.
- Young Adult Freedom Club is for those transitioning into adulthood (18 to 24) with many of the same benefits as Teen Scene, but with the added benefit (on approved credit) of a maximum \$1,000 credit line Visa® Credit Card or \$1,000 Personal Loan, and a \$20,000 no-money down vehicle loan.
- Senior accounts are for members 60+ and include waived fees, higher yields, and other enhanced benefits.

For details and information, search for youth or senior accounts on our website.

2027 Board Election & Annual Meeting

If you are interested in being considered for a nomination to the Board of Directors at LAFCU or an appointment to a Board committee starting in 2027, and you are an eligible LAFCU member, send a resume of your qualifications to LAFCU so it's postmarked by 8/20/26 to:

LAFCU Nominating Committee
c/o Anthony Cuevas, President/CEO
P.O. Box 53032
Los Angeles, CA 90053

Those not nominated for a Board position who wish to run by petition may call the office of LAFCU's President/CEO at (877) 695-2328, ext. 6309, and arrange to pick up a petition and election packet from 10/5/26 to 11/6/26.

Each petitioner needs to collect at least 500 signatures (either on paper OR via a free, secure online petition website provided by LAFCU) from eligible LAFCU members, and the original, completed petitions and election packet (which must include a statement of qualifications in the proper format) must be returned to one of LAFCU's branches by 4:00pm PST 11/6/26. Since possibly not all signatures will be deemed valid/verified by LAFCU's Supervisory Committee and/or an outside company, each petitioner is advised to gather 25% more signatures (like 625+).

Completed petitions will be reviewed by LAFCU between 11/9/26 to 11/13/26. If at least one petitioner is deemed to have enough valid signatures to run against at least one incumbent, then ballots for the 2027 Board of Directors' election will be mailed to eligible LAFCU members on 1/25/27.

The election results will be announced at LAFCU's Annual Meeting on Tuesday 3/30/27 at 4:00pm at our Glendale Corporate office and/or via a live video conference. No nominations are allowed from the floor from anyone attending, watching, or listening to the Annual Meeting. Each Board committee position will be appointed by the Board of Directors.



Front row, l to r: Rito Cisneros, Treasurer; Roslyn Carter-Phillips, Vice Chairperson; Joe Quan, Chairperson; and David Ly, Secretary. Back row, l to r, Directors: Stan Horwitz, Denise McGee, Sheldon Miller, Abe Rasheed, and Terry Manocchio.

Closed Branch Days

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

Assets.....\$1.273 billion
as of 5/31/26



P.O. Box 53032 • Los Angeles, CA 90053-0032
(877) MY LAFCU (695-2328)
www.LAFCU.org • Main Fax (818) 242-5812

Board of Directors: email: BoardOfDirectors@LAFCU.org

Branch Hours:

- Cerritos, Culver City, El Monte, Gardena, Glendale, Montebello and Van Nuys:
M-F 9am to 5pm and Sat. 9am to 1pm
- LA Mall: M-F 9am to 4:30pm, and LA City Payday Wed.: 8am to 4:30pm

- Cerritos: 11306 South Street
- Culver City: 3850 Culver Center Drive
- El Monte: 9204 Flair Drive, Suite A
- Gardena: 1352 West Artesia Blvd
- Glendale: 300 South Glendale Ave
- LA Mall (Downtown LA): 201 N. Los Angeles St., Space 201
- Montebello: 1435 N. Montebello Blvd
- Van Nuys: 8008 Van Nuys Blvd

INFORMATION REQUEST: Send a secure, encrypted email from our website by going to "Contact Us," and 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.

Anyone residing in California is eligible to become a member of LAFCU by either working for the City of Los Angeles, or by making a minimum donation to the Los Angeles Charitable Association, a 501(c)3 nonprofit charity (if living in the counties of Los Angeles, Orange, Riverside, San Bernardino, or Ventura), or by joining the Financial Fitness Association (if residing in California outside the counties listed).

Board of Directors

Chairperson.....Joe Quan
Vice Chairperson.....Roslyn Carter-Phillips
Treasurer.....Rito Cisneros
Secretary.....David Ly
Director.....Stan Horwitz
Director.....Terry Manocchio
Director.....Denise McGee
Director.....Sheldon Miller
Director.....Abe Rasheed

Supervisory Committee

Chairperson.....Clifford Eng
Member.....David Asem
Member.....Lonney Ferguson
Member.....Mark O'Brien

Loan Appeals Committee

Chairperson.....Abe Rasheed
Vice Chairperson.....Stan Horwitz
Member.....Sheldon Miller



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