



Inside LAFUCU

A quarterly publication for members of Los Angeles Federal Credit Union

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



Starting this April, everyone can win with our "Refer & Earn" new member referral incentive. Help celebrate our 90th anniversary by referring your family, friends, work colleagues and anyone you know who lives in California to become LAFUCU members. For each person over age 18 referred, you will earn \$90 and they will earn \$90. You can refer up to ten new members.

When referring people, tell them about all the great benefits you enjoy at LAFUCU, like low-rate loans, high rates 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 fill out the online referral form inside our mobile app or online banking. TIP: An easy place to find people to refer is your phone's contact list!

* "Refer & Earn" incentive terms and conditions apply. See LAFUCU.org for complete details.

Spring Quarter
April to June 2026

What's Inside

- LAFUCU Wealth Management.....2
- Ten Student Scholarships at \$9,000 Each.....2
- Upgrade Your Home with a HELOC.....3
- Vehicle Refinance: Switch & Save.....3
- Use 'SmartApproval' to buy a Vehicle.....3
- Pre-Approved Loans from MyOffers.....4
- Mobile & Online Banking Enhancements.....4
- Follow us on Social Media.....4
- Charity Fundraising in 2026.....5
- Cyber Security Awareness.....5
- Board Election & Annual Meeting.....6
- Insurance Coverage & Protection6

LAFUCU to Celebrate 90th Anniversary on May 20



On Wednesday, May 20, 2026, we will proudly celebrate 90 years serving members like you. For 90 years, we have always been Stronger Together. Visit any LAFUCU branch that day to enjoy special commemorative give-away items, refreshments, and watch a video reviewing our history

All year we are celebrating with:

- Contests & raffles on our website & Social Media.
- Various promotions like a Member Referral, Share Certificate, & vehicle loan rates.
- Branch & community events.
- Enhanced scholarship awards for students attending college or trade school.

Watch for emails, newsletter stories and social media posts for details.

Open our 90th Anniversary 3.90% APY Share Certificate Today



In 2026, LAFUCU is celebrating its 90th year and our members get the presents! Earn high returns when opening a "90th Anniversary Share Certificate at 3.90% APY* for an 11-month term. This limited-time certificate can be opened during business hours by calling the credit union or visiting a branch. Members can also open one any time by transferring existing funds in the "Open an Account" section of LAFUCU's mobile app or online banking tool.

*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 LAFUCU 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 LAFUCU members have access to our services, including Certificates. For more details, search "Master Disclosures" on our website & read the section "Terms & Conditions Applicable to Share Certificate Accounts."

LAFCU Wealth Management Services



Steven Liang

If you need help with financial planning, investment strategies or have general questions you'd like answered, our investment services program, "LAFCU Wealth Management," has many options. We are partners with Cetera Investment Services, LLC, an established brokerage firm that provides products and services to customers of 500 financial institutions. This alliance allows us to offer enhanced services to you while maintaining the personalized touch you rely on.

Our experienced, licensed advisor can advise you on high-quality products and assist you through each phase of your life. It's easy to schedule an appointment or to meet with our financial advisor at a branch, online, or phone.

Schedule a FREE consultation with Steven Liang, our Wealth Management advisor, at (877) 695-2328. Or visit our investment services page (www.lafcu.org/accounts/investments-services) for details.

**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 based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.*

Ten Scholarships at \$9,000 each Available until April 17

We are accepting applications from LAFCU members until April 17, 2026 for the Jack C. Mathews College Scholarship contest. It's open to high school seniors and graduates, college students, or graduate students with a 2.5+ GPA who have been accepted and plan to attend or are attending a college or trade school in the fall of 2026. You are eligible to apply if you meet the above criteria.

We will award \$9,000 each to ten students (\$90,000 total). Applicants will be required to submit a 60-second maximum video that creatively addresses the following topic: "Artificial Intelligence is being used more regularly in school, work and in our daily lives. What is your overall opinion of A.I.? List some pros and/or cons."

You must be a LAFCU member in good standing to apply for a scholarship. If you are not yet a member and/ or under age 18, ask your parent or a guardian to open your membership prior to submitting an application. For the application and rules, visit our website and search "scholarships." Since 2006, LAFCU has awarded over \$140,000 in scholarships.



Upgrade Your Home with a 4.90% APR HELOC

If your home needs upgrading, LAFCU can help! Apply today for our limited-time Home Equity Line of Credit (HELOC) at only 4.90% APY* on advances for nine (9) months after loan origination. After getting approved, use the funds for anything like home remodeling or repair, adding an ADU, traveling, or paying taxes.

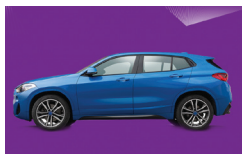
Offer is valid until further notice with loan amounts from \$5,000 to \$500,000. Draw up to 80% of your home's appraised value minus liens (on owner-occupied homes) and access your funds easily with our convenient paper checks (upon request), or have the funds transferred directly to your online banking account or mobile app for quicker access.

Your home has value in more ways than one. You've put a lot of time and work in your home, now it's time for your home to work for you. To apply for a HELOC, either visit the Mortgage Loans page on our website & click "Apply for a HELOC Loan," call us, or visit a branch. C Loan," call us, visit a branch.

**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 4/1/26, it's 7.24% APR (if the home is owner-occupied) or 7.50% APR (for 2nd 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 2nd 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 home 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.*



Switch & Save: Lower Your Vehicle Loan Rate



Want to save money on your vehicle loan? For a limited time, LAFCU will LOWER the rate by a minimum of 1% APR* to as low as 3.90% APR* when you refinance the loan from another lender with us. Call (877) 695-2328 or visit a LAFCU branch today...then

save on your vehicle loan after switching it to LAFCU.

**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). Maximum 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 48 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 3.90% 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 for vehicles older than five years, 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.

Use "SmartApproval" to buy a Vehicle

With LAFCU's SmartApproval, you can get pre-approved before you shop—so you know exactly how much you can afford and your estimated monthly payment. If you're buying from a dealership in the CUDL (Origence) network, we'll place your pre-approval on file for easy access at the dealer.

Because LAFCU and the dealership work together to finalize your loan, you can drive off the lot the same day. Your full loan details will be mailed to you once the loan is complete.



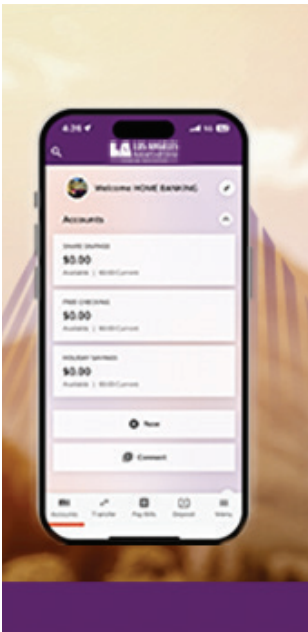
Streamlined Pre-Approved Loans from 'My Offers'



If the time is right for a loan, you can access a pre-approved one through My Offers, a secure location in our mobile app and online banking. You can also complete loan applications and view special offers. The potential list of pre-approved loans are vehicles (new, used, or refinanced), personal unsecured, Home Equity Line of Credit (HELOC), and credit cards.

To access your personalized loan offers automatically without having to wait for one to arrive by mail or email, log into our mobile app or online banking and click "My Offers," or visit a branch, or call us during business hours.

Mobile & Online Banking Enhancements



We're pleased to announce an enhancement to our Remote Deposit Capture (RDC) function for members using Online Banking. You can now view images of your deposited checks directly from your desktop computer, making your online experience even more convenient.

How to access your Remote Deposit History from Desktop:

- Log into Online Banking from a desktop browser.
- Click the More link (three dots "...") in the navigation menu.
- Select Remote Deposit History from the drop-down list.

To view Mobile Deposit items:

- Scroll through your list of remote deposit history items.
- Click the specific deposit you'd like to review.
- Select "View Images" to display the check.

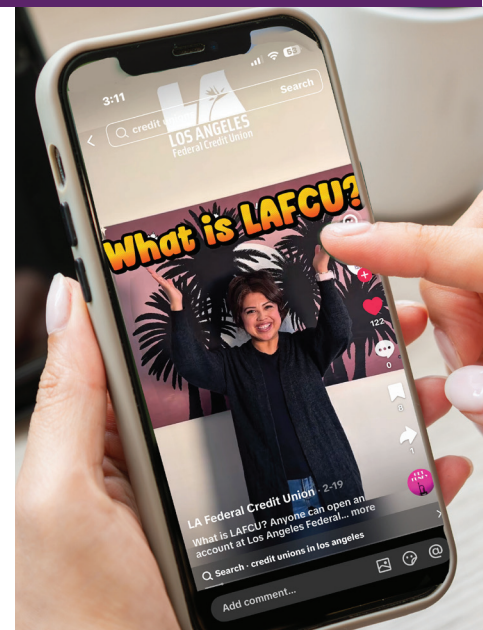
Members can now easily view both the front and back images of their remote deposit items, offering improved clarity, convenience, and peace of mind.



Follow us on Social Media & Check us out on TikTok

Follow us on our social media sites to learn about the latest LAFCU news and events. Keep up-to-date on contests, promotions, and other announcements with a simple click or scroll from the screen on your device. Follow us on Facebook, X, Instagram, Yelp and YouTube to stay informed and connected with us.

Visit our new TikTok site for exciting videos about who we are, what we offer, where we're going and much more! Learn about our history, scholarship opportunities, how to avoid scams, and the benefits of credit union membership. Stayed tuned for more exciting videos and content that we will be releasing on a regular basis. Hope you'll like, share, and TikTok with us.



Charity Fundraising in 2026



In April, we are partnering with Habitat for Humanity (HfH) to raise funds and awareness to support families in need of decent, affordable housing. Founded in 1976, HFH is a global nonprofit housing organization that provides homes for deserving families. Funds for HFH will be raised from online and in-person donations. A special LAFUCU 12-foot tape measure (while supplies last) will be given to each person who donates \$20 or more in one of our branches.

LAFUCU has a goal to raise \$5,000 for this charity, and for every dollar raised, we will match up to \$5,000 through our

501(c)3 nonprofit charity, the Los Angeles Charitable Association, Inc. (LACA). Through LACA, we are committed to financially supporting other 501(c)3 charities in the Greater Los Angeles Metropolitan area. Since its founding in 2006, LACA has donated over \$810,000 to other deserving charities and will continue to do so.

We will also fundraise for The Los Angeles Regional Foodbank (August) and Toys for Tots (November & December), and are donating to the American Heart Association in October. In addition, we will continue to support notable charities in 2026, including Children's Miracle Network (Children's Hospital LA), City of Hope Research Hospital, Glendale Police Officer's Association Charities, The Midnight Mission, and Operation Gratitude.



Cyber Security Awareness

Protecting yourself from online fraud and scams is very important these days. Unfortunately, cyber criminals are becoming more active and sophisticated with their crimes, but there are steps you can take to protect yourself from becoming a victim of fraud. With identity theft on the rise and the risk of having your personal information stolen or otherwise compromised, being cyber-aware and secure is priority #1. Cyber criminals have resorted to using more manipulative tactics in order to trick you into handing over your information, but you have the power to stop them!

First thing to know is that we will NEVER ask you for your account number, PIN or password for your mobile app or online banking account. So, if you receive an email, text or phone call asking for your personal information from someone claiming to be from LAFUCU – it is NOT from us! If that text or email looks suspicious, it probably is – so ignore it, and delete it. Also, hang up on any phone call asking you to divulge your personal information, then call us directly for assistance.

Here are tips to protect yourself from cyber criminals:

- Don't click on links or phone numbers in a text message unless YOU initiated the communication.
- For possible fraudulent texts, send us a secure message and attach a screenshot of the text.*
- For possible fraudulent phone calls, hang up the phone and call us directly.
- Set up alerts on your accounts, debit cards and credit cards, so you can monitor activity better.
- When using Person-to-Person (P2P) payment services like Zelle to send money to friends and family, transactions are instantaneous and can't be reversed.
- Think first before you click on a link or act on an offer. If there is pressure to act right away, that's a big red flag to not reply.

*To send a secure message from our mobile app, tap Menu, the Envelope icon, then "Create New Message." For online banking, click the envelope icon and then "Create New Message."

2026 Board Election Results

The results of the 2026 LAFCU Board of Directors election and new positions were announced on March 31, 2026 at the LAFCU Annual Meeting via video conference and in the LAFCU Glendale Corporate Office boardroom. Offices 4, 5 and 6 were each up for three-year terms, and each person was reelected by acclamation since no petitions were submitted by the November 7, 2025 deadline. Any new Board positions will be mentioned in the Summer Quarter (July to September) 2026 issue of Inside LAFCU.

The reelected incumbents and office numbers are 4: Rito Cisneros; 5: Stan Horwitz; and 6: David Ly.

At future meetings, the Board of Directors will appoint members to various committees whose terms have expired. The Board is responsible for determining LAFCU's strategic direction and overall policies. Board officials and members of the Loan Appeals Committee and Supervisory Committee volunteer their time.



Insurance Coverage & Protection Available



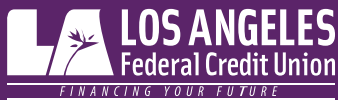
Protecting your family is important, and our partner, InsureOne (formerly Apollo Insurance) can offer you the coverage and protection you need at competitive rates. InsureOne is owned by Confie, the largest and most respected personal lines of insurance distributors in the United States. The company continues to offer the same level of great service and expertise.

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. Protect what's most important to you starting today with a simple call. You can also visit www.lafcu.org/services/insurance-services.

Closed Branch Days

Memorial Day.....Sat. 5/23 & Mon. 5/25
 Juneteenth.....Fri. 6/19 & Sat. 6/20
 Independence Day.....Fri. 7/3 & Sat. 7/4

Assets.....\$1.281 Billion
 (02/28/26)



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 non-profit 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.....Terry Manocchio
 Vice Chairperson.....Joe Quan
 Treasurer.....Rito Cisneros
 Secretary.....Stan Horwitz
 Director.....Roslyn Carter-Phillips
 Director.....David Ly
 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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