

Buying or Selling a Home?

Get Huge Cash Rebates and Useful On-line Information with OneSource!

- **25% rebate of real estate agent commission!**
- On-line home loan application
- Search multiple property listings
- View informative Webinars
- Get neighborhood information



Visit www.lbsfcu.org/MortgageMarketplace/OneSource today and get started!

RATES As of August 1, 2005. All Rates are subject to change without notice.

SAVINGS	Dividend Rate	APY
Share Savings		
Average Daily Balance below \$100	0.75%	0.75%
Average Daily Balance \$100 or above	1.00%	1.01%
Money Market		
\$50,000 and above	2.00%	2.02%
\$2,500 to \$49,000	1.75%	1.77%
Below \$2,500	1.00%	1.01%
Club/IRA Sub Share	1.00%	1.01%



LOANS (rates quoted as low as)	as low as APR
Signature Loan (Unsecured)	11.65%
New or Used Auto, Truck, SUV (up to 36 months)	
100% financing	3.95%*
80% financing (financing available up to 84 months)	3.95%*
Boats/RVs	
80% financed to 66 months	7.50%
Motorcycles —new or used	
100% financing up to 48 months	8.75%

	SHARE CERTIFICATES — all rates quoted in Annual Percentage Yield (APY)			
	Bronze (\$2,500 min.)	Silver (\$20,000 min.)	Gold (\$50,000 min.)	Jumbo (Over \$90,000 min.)
3 month (\$1,000 min.)	3.00%	3.05%	3.10%	3.25%
6 month	3.50%	3.55%	3.60%	3.75%
12 month	3.75%	3.80%	3.85%	4.00%
36 month	4.25%	4.30%	4.35%	4.50%

Savings: The dividend rates and APY are anticipated and paid on the entire balance in the account. Fees or other conditions may reduce earnings on the account. Certificate terms available: 3, 6, 9, 12, 18, 24, 30, 36, 42, 48, 60 months. **IRA:** 6, 12, 18, 24, 30 months. **Loans:** Rates are quoted as the lowest rate available, in Annual Percentage Rate (APR) and reflect a .25% discount for automatic payment transfer from Savings or Checking or payroll deduction. A loan at 3.95% APR for 36 months will have a monthly payment of \$29.52 per \$1,000 borrowed. * Promotional loan rates are not available on existing LBSFCU loans. Signature Loan financed to 5 years, \$22.08 per \$1,000 borrowed. Loan rate based on LBSFCU credit approval.

Looking for a better way to invest?



Don't just throw your hands up in exasperation!

Be proactive about your investments and retirement portfolio. Call Tom Corrado, our investment specialist, today at extension 4905 for a FREE Consultation!

LBSFCU's Supervisory Committee

Encourages monthly account statement review to ensure accuracy.

They also want to ensure that you are completely satisfied with LBSFCU's service and encourages contact with them if an issue arises and is not resolved to your satisfaction.

LBSFCU Supervisory Committee,
PO Box 15156,
Long Beach, CA 90815

Your Money is published exclusively for members of LBS Financial Credit Union.
Email: info@lbsfcu.org

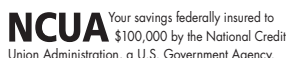
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Your Money

CU OnLine

has a New Look!

Check out its new features on Page 3

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Just Bought a New Car? Got the 'Employee Discount' Deal but not the Best Loan Rate?

Congratulations on your new auto purchase! We hope you saved a bundle at the dealership by taking advantage of their great employee discounts and rebates. But, did you get a great rate on the auto loan?



If not, don't fret!

Come straight to LBS Financial Credit Union and you could drive away with a trunk full of cash! How? Just by bringing your auto loan to us... it's that simple! With rates as low as 3.95% APR, up to 100% financing and an easy application process, we can refinance your auto purchase in a flash and... we'll give you cash!

For loan amounts	Rebate you'll receive
\$7,500 to \$15,000	\$100
\$15,001 to \$25,000	\$150
Over \$25,000	\$200



Apply Today!

It only takes a few minutes:

- **By phone** – call either phone number listed below and speak with a friendly member service representative
- **On-line** – just log onto www.lbsfcu.org, click on **Auto Arena**, then click on **Apply On-line**
- **In person** – at one of our convenient branch offices (see page 3)



Congratulations again! Before the new car smell fades, don't forget to take advantage of our great rates and you could walk away with cash in your pocket!

APR = Annual Percentage Rate. Promotional loan rates and/or auto rebate not available on existing LBSFCU loans. Rates, terms and conditions are subject to change without notice. Some restrictions apply. All loans are subject to LBSFCU credit approval, actual rate received will vary with the amount financed, term and your credit history. Promotional 3.95% APR includes a .25% discount for automatic payment from an LBSFCU account. 3.95% APR for 36 months will have a monthly payment of \$29.52 per \$1000 borrowed. Model year 1999 or newer vehicles, certain restrictions apply. If applicable, rebate check will be mailed from 4 to 6 weeks after disbursement of funds. Rate valid through 8/31/05. Rebate offer valid through 9/30/05.



In recent weeks there has been media buzz surrounding identity theft and security of personal information. I think it's very important for us, as a financial institution, to stress the importance that we place in the security and privacy of your personal information.

We spend countless hours and resources on building firewalls, acquiring new software and training employees to ensure that your personal information is safeguarded. One of those changes is the introduction of our new, enhanced version of CU OnLine Banking. For all the great new features and benefits, read more in our article on page 3.

In conjunction with our efforts to safeguard your information, it is very important that you also take an active role in doing so yourself. Unfortunately, email fraud is quite rampant. If you receive an email that appears to be from LBSFCU (or a national credit union association) asking that you visit a web site to upgrade your information, you could be a victim of a 'phishing' scam. By responding to these types of emails, you are putting your personal information directly into the hands of thieves. We encourage you to do your best to safeguard your information (see phishing article at right).

Despite our concentration on information security, this year has been very successful for the Credit Union. We are grateful to our many members who financed their auto and home loan purchases in record numbers with us. We strive to offer the most competitive products and rates in the marketplace and it's personally fulfilling to see members take advantage of such great deals.

We also strive to offer competitive savings vehicles, as you'll see by our certificate rates and the new third tier added to our money market accounts (page 4).

We are doing everything we can each and every day to return a healthy dividend to you...our valued membership. Thank you, once again, for your loyal support. If you ever have any questions or concerns, please feel free to contact our friendly representatives...they are here to serve all your personal financial needs!

Best regards,

Jeffrey A. Napper
President & CEO

Share Certificate Laddering... A Great Savings Plan

Looking for a safe way to earn more interest on your share/savings or money market account? Consider share certificate laddering.

Certificate rates are up!

How can you take advantage of these increases (see page 4) when you're not sure whether you want to put your money in longer term investments for a higher rate or a lower rate short term certificate that allows for the possibility of a higher rate at maturity?

Consider Laddering

Get the best of both worlds! Say you have \$15,000 to invest in certificates. Consider putting \$3,000 each into certificates that mature in 1, 2, 3, 4 and 5 years. One year later, your first certificate will mature, yielding \$3,000 plus dividends earned. If you really need the money, you can cash it in. Otherwise, re-invest it in a new 5-year certificate.

The next year, the 2-year certificate matures, again if you don't need the money, re-invest it into a 5-year certificate.

By the end of the fourth year, all your money is earning at the 5-year rate, yet a certificate matures each year so you can tap into the cash if needed. Of course, you don't have to just invest the original \$3,000 in each certificate, as each one matures, consider rolling over the dividends earned and adding more to it. You'll be surprised at how quickly your money can grow!

You can use this simple laddering approach on shorter term certificates or longer term ones. The trick is to take action and get a savings strategy in place and stick to it. Remember to always check to see if we're offering a certificate 'special' that you may find advantageous.

For more information on how to ladder your share certificates, feel free to visit one of our 6 branches or call to speak with a friendly, knowledgeable representative.

Email Scam Alert – 'Phishing'

Phishing is a scam that uses email to trick members into disclosing their personal information (such as credit card or social security numbers, account information and passwords) with the intent to defraud. *Don't fall victim!*

Identity thieves who use phishing send emails to consumers requesting that they verify or reveal personal data. They try to mimic the look of a legitimate financial institution and have gotten quite good at it.

Phishing emails generally contain an institution's branded logo, the company's (and sometimes employer's) name, assurance that the correspondence is safe and legitimate, and a special link to a phony website – built just to capture your data.

Don't be fooled! These emails are malicious! LBSFCU will never request or ask you to verify personal information through email, nor will we ever send you an email requesting that you click on a special link to enter your personal data.

If you ever feel as though you've been victimized, be sure to review all account and credit card statements for unauthorized use. Call LBSFCU immediately to report any suspicious activity or unauthorized use.

Through our privacy policies, rigorous employee training and investment in technology security, LBSFCU takes your information privacy and security very seriously! Be sure to do all you can to avoid identity theft as well.

CU OnLine Banking

Exciting New Features!

Have you joined the thousands of members who log onto www.lbsfcu.org and click on CU OnLine to enjoy all the benefits of on-line banking at LBSFCU?

We've just added new features to enhance your on-line experience!

New Features

- **Forgot your password?** No problem! Now, simply answer a security question you've set up for yourself and your password will be emailed to you – instantly!
- **Tired of tracking confirmation numbers for your on-line transactions?** If you choose, every time you use CU OnLine, an email will be sent to you containing the confirmation numbers and the date and time the transaction took place.
- **Like to download your Credit Union information** into Quicken™ or Microsoft Money™? We now support the 2005 versions of both programs and we've upgraded our Quicken™ support to Quicken Web Connect™!
- **Can't remember which sub-account is which?** Set up your own, personal account nicknames for better organization of your certificates, loans, savings, etc.
- **Having trouble keeping track of your certificate maturity dates?** Each certificate account detail now includes the maturity date – really helps you save time and plan for renewals. (See article on Certificate Laddering for helpful investment tips.)



These great new features really enhance your current ability to:

- Easily retrieve balance and account activity information
- Transfer funds – one time or recurring
- Make Payments
- View paid checks on-line

Get Started Today

So, what are you waiting for? Get on-line with LBSFCU today, log onto www.lbsfcu.org, click on **CU OnLine Log In**, enter your main share account number (no hyphens or suffixes) in the box marked **Login ID**; then enter the primary member's social security number in the **Password/PIN** box (you will then be required to pick a new PIN for added security).

Get started today and find out just how convenient your Credit Union really is!

Office Hours & Locations

	Mon	Tues	Wed	Thurs	Fri	Sat
Bixby* 4436 Atlantic Avenue	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
Cerritos 11462 South Street	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
East Long Beach* 4341 E. Tenth Street	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 12
Lakewood* 4916 Bellflower Boulevard	10 - 5	10 - 6:30	10 - 5	10 - 5	10 - 5:30	9 - 5
Los Altos 6417 E. Spring Street	Closed	11:30 - 7	11:30 - 7	11:30 - 7	11:30 - 7	9 - 5
Newport-Mesa 1401 Quail Street	9 - 5	9 - 5	9 - 5	9 - 5	9 - 5	Closed
Call Center	8:30 - 5:30	8:30 - 7	8:30 - 7	8:30 - 7	9 - 7	8:30 - 5

* Walk-up windows open Monday - Thursday at 8:30 am and Friday at 9 am. Lakewood's is open until 7 pm Monday - Friday Bixby and Lakewood walk-up only on Saturday.



Retirement Strategies: Consolidating your Retirement Savings

Over the years, you may have found that you've accumulated numerous retirement savings accounts, which may include IRAs or employer-sponsored plan accounts (such as a 401k or 403b) that you chose to leave in place when you changed jobs.

If so, you may consider consolidating your assets into a single retirement account can help you to experience:

- **Simplified Tracking** – Monitor your progress when your money is all in one place
- **Less Paperwork** – Receive a single statement instead of keeping track of multiple statements from a variety of sources
- **Easy-to-Calculate Distributions** – When you reach age 70, you must begin taking required minimum distributions, which would be easier from a single account

How do you consolidate your assets?

The easiest way is through an IRA rollover. These accounts hold assets that are rolled over from a variety of retirement accounts (including 401k, 403b and 457 plans), which offer the following advantages:

- Your money continues to grow tax deferred until it's withdrawn
- You control how to access your savings
- Your beneficiaries may be able to maximize the benefits of tax deferral by stretching IRA distributions out over a lifetime

Consolidating your retirement assets with an IRA rollover can simplify your life and help you better control your financial future. Be sure to call, Tom Corrado (extension 4905), your Credit Union investment specialist, today for a **FREE** consultation! He'll help you review your overall goals and develop a rollover and asset allocation strategy that is appropriate for your individual needs.