

Looking for better ways to invest?



Summer's here and now's the time to start planning your next vacation!

Don't let market volatility stop you from investing for your future...call Tom Corrado, extension 4905 today for a FREE investment and retirement portfolio review!

Securities are offered through Linsco/Private Ledger, Member NASD/SIPC. Mutual funds, annuities and other investments available through Linsco/Private Ledger are NOT deposits, are NOT insured by the FDIC, NCUSIF or any other regulatory agency, are NOT obligations of or guaranteed by LBS Financial Credit Union, or any other affiliated entity, are subject to investment risk including loss of principal and are subject to fluctuating rates of return. Linsco/Private Ledger is not an affiliate of LBS Financial Credit Union.

RATES As of September 11, 2002 All Rates are subject to change without notice

	Dividend Rate	APY		
SAVINGS				
Share Savings				
Average Daily Balance below \$100	1.00%	1.01%		
Average Daily Balance \$100 or above	1.30%	1.31%		
Money Market				
Below \$2,500	1.30%	1.31%		
\$2,500 and Above	1.60%	1.61%		
Club/IRA Sub Share	1.30%	1.31%		
LOANS				
Signature Loan (Unsecured)				
		14.90%		
New Auto, Truck, SUV (up to 48 months)				
100% financing		6.90%		
80% financing		5.74%		
Pre-owned Auto, Truck, SUV—model years '97-'02				
100% financing		7.25%		
80% financing		6.25%		
Boats/RV's				
80% financed to 66 months		8.50%		
Motorcycles—new or used				
80% financing up to 48 months		9.00%		
SHARE CERTIFICATES — all rates quoted in Annual Percentage Yield (APY)				
	Bronze	Silver	Gold	Jumbo
	(\$2,500 min.)	(\$20,000 min.)	(\$50,000 min.)	(Over \$90,000 min.)
3 month (\$1,000 min.)	1.60%	1.65%	1.70%	1.85%
6 month	1.70%	1.75%	1.80%	1.95%
12 month	2.00%	2.05%	2.10%	2.25%
36 month	3.40%	3.45%	3.50%	3.65%

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. **Loans:** Rates are quoted in Annual Percentage Rate (APR) and reflect a .25% discount for automatic payment transfer from Savings or Checking or payroll deduction. Signature Loan financed to 5 years, \$23.76 per \$1000 borrowed. No loan granted below 6.75%. Loan rate based on LBSFCU credit approval.



It's that time of year...Tax Time



Trust the tax preparer that many members trust...Lois Marvin, Enrolled Agent.

For tax planning and tax return preparation, call today for an appointment — 562.598.9007 or 714.893.5111 — for your convenience, extended hours are available!

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.
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Your Money



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Pssst! Wanna Make a Quick \$100, \$150 or \$200? Move your Auto Loan to LBSFCU!

Did you recently plan on 0% dealer financing, but didn't get it? Perhaps you have a car loan with another institution with a high rate? Then move your auto loan to LBSFCU.

Many members have been lured into dealerships with impressive advertisements of zero down, zero percent interest and zero payment for a year or so; but walk out with a financing package that has a high rate, poor terms and, frankly, has given them a headache. Don't feel fooled, get some relief at your friendly, trusted Credit Union. Move the financing you received at the dealer for your truck, SUV or auto to LBSFCU!

It's Easy! To take advantage of this great offer, just:

- Fill out an LBSFCU loan application (included with this newsletter)
- Make copies of your proof of income,

current loan document page showing name, phone number and address of current financial institution and proof of insurance

- Submit your completed paperwork to an LBSFCU branch or mail them to: LBSFCU, Marketing Dept., PO Box 4860, Long Beach, CA 90804
- Or, you may opt to call us (714-893-5111, 562-597-9007 or 800-527-3328). Our friendly representatives will gather all your information – right over the phone!



rate...**let us show you the money!** Move your auto loan to LBSFCU...we'll give you CA\$H!

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

Our auto refinance packages have terms up to 72 months and great rates – starting as low as 6.25%APR!

Does not apply to current LBSFCU vehicle loans. APR = Annual Percentage Rate. Loan rate and percent of value financed is based on LBSFCU credit approval. Pre-owned auto, truck or van loan rate of 6.25% financed to 4 years, \$23.62 per \$1,000 borrowed, and includes a .25% rate reduction for automatic payment option. Term on transferred loans not to exceed 60 months for 1997 to 2001 vehicles or 72 months for 2002 and 2003 vehicles. Rebate check will be mailed to member once transfer loan has funded. This offer is valid from January 1, 2003 through March 31, 2003.



We understand that making a switch may take a bit of effort on your part...that's why we are going to make it worth your while. Besides providing you with a great term and

President's Message



I'd like to take this opportunity to thank each and every member for their devoted loyalty to LBS Financial Credit Union. It is because of this loyalty that we begin 2003 with positive momentum that stemmed from a stellar 2002.

LBSFCU grew to over 100,000 members and over \$717 million in assets, all while maintaining high standards of member satisfaction! And, this was accomplished in a year that saw an unstable economy and volatile stock market, further solidifying our stance that the Credit Union is a good, safe place to save money and a great place for your borrowing needs (see article on Page 3).

In order to continue our positive momentum, we've introduced a great new auto refinancing program to ensure that you receive the best rate in the marketplace (see front page article), especially designed for members who just purchased a car at a dealer that advertised 0% (or very low) financing, but walked out with a much higher rate. Another great example of how your Credit Union focuses on and serves you – the valued member.

Our on-line banking service – CU OnLine – recently underwent a major renovation and has been a tremendous hit with long-time and new members alike (see article Page 3), be sure to check it out at www.lbsfcu.org to start using your Credit Union on-line!

And, by popular demand, we've brought back Lois Marvin, Enrolled Agent, to handle all your tax preparation needs (see Page 3). Just call us and set an appointment, it's that simple.

With your assistance in utilizing LBS Financial Credit Union for all your savings and borrowing needs, the coming year promises continued competitive rates (often the best in the marketplace) and a solid team effort to ensure that you experience top notch member treatment each time you touch your Credit Union! Thank you for your continued support.

Best Regards,

Jeffrey A. Napper
President & CEO

www.lbsfcu.org

*Deposit at our
ATMs...*

*CONVENIENT
EASY*

*Win a Weekend
Escape*

*It's Convenient!
It's Easy!*

Just make your own banking hours and skip the line in the branch. How? Make your deposit at one of our branch office ATMs...and you could be rewarded.

Two lucky members will be chosen each week during February to win a 3 day/2 night weekend getaway valued at over \$800!

Did you know that LBSFCU ATMs are a FREE and EASY way to access your Credit Union account 24 hours a day for deposits, loan payments, withdrawals and transfers? Consider skipping the line in the branch and make your deposit into an LBSFCU ATM anytime, 24 hours a day...7 days week. And, you could be our next winner!

Contest runs from February 1, 2003 to February 28, 2003. Winners will be chosen through a predetermined date and time of deposit at a random LBSFCU branch office ATM location. The member making a deposit to the closest time following the time chosen will be designated as a winner. 2 winners will be chosen per week for 4 weeks, totaling 8 winners. The 3 day/2 night mini vacation getaway is valued at \$800 – winner chooses destination, transportation not included, cannot be redeemed for cash, can be transferred. Applicable income taxes are the responsibility of each winner. Winner will be notified by mail. LBSFCU employees, volunteers and members of their families are not eligible to win. Contact: LBSFCU Marketing, PO Box 4860, Long Beach CA 90804-0860 for a write-in entry.

March Madness Car Sale Event



*Enterprise Car Sales
Huntington Beach location
17541 Beach Boulevard
Saturday & Sunday
March 8th -- 9 a.m. to 5 p.m.
March 9th – 11 a.m. to 4 p.m.*

Great Special Sale Rate
— as low as **5.50%^{APR}**
Cash back — \$250

Large Selection of Quality Vehicles. Warranty included, Haggle-Free Buying, FREE 1 Year Roadside Assistance and Trade-Ins are welcome! Check out the inventory on-line at www.enterprise.com/creditunion or call 714-841-4141.

Call LBSFCU to get pre-approved for an auto loan prior to the sale!

APR = Annual Percentage Rate. Loan rate and percent of value financed is based on LBSFCU credit approval. Special sale rate for March 8-9, 2003 for pre-owned auto, truck or vans. Loan rate of 5.50% financed to 4 years, \$23.28 per \$1,000 borrowed, and includes .25% rate reduction for automatic payment option. \$250 rebate check will be mailed to member once purchase is completed or amount applied at purchase.

A Message From Your Board of Directors

The Annual Meeting of LBSFCU Members will be held at the Centre at Sycamore Plaza in Lakewood on February 27, 2002 at 4:00 p.m. (social hour begins at 3:00 p.m.) Please join us for reports on your Credit Union's financial news and 2002 accomplishments.

Our Nominating Committee has submitted the following list of candidates for the Board of Directors and Committee Members.

Slate of Nominees from the Nominating Committee:

Market Volatility – Take 2

Your Investments In Turbulent Times

Unrest has been abundant during the past year. Nearly every month since September 2001, events have threatened the peace and financial stability so long considered a part of American life. In the new world we live in, the only certainty is that real threats will continue to exist.

Yet the upswing is that American investors have faced real threats before. The financial markets have cringed at world events only to come roaring back. It's seldom prudent to let fear of future events cloud your financial decisions.

Investors who are waiting for global and domestic strife to subside could be in for a long wait. Sticking to a solid financial plan based on your time horizon, risk tolerance and personal goals continue to be the best strategy, especially for turbulent times.

Considering stock market performance over the past few years, it's tempting to consider a different fund – or to pull out of the market altogether. The possible long-term effects of such a change could be even riskier than the current condition. The worst mistakes are typically based on short-term emotions rather than long-term thinking. Anxiety and panic might be common human emotions, but they are dangerous to financial decision making.

Example, if you invested \$10,000 in stocks mirroring the S&P 500 on October 1, 1987, and stuck with your plan through the stock market crash later that month, the money would have grown to \$44,088 by June 2002, a 341% cumulative return. If, in November 1987, you instead shifted \$10,000 to a 30 day money market fund, you would have earned just \$20,887.

A solid financial plan based on your time horizon and risk tolerance can help eliminate the guesswork that market timing requires. Consider speaking with Tom Corrado, our Investment Specialist. He has helped many members, just like you, set up an investment strategy and portfolio. Call today for a FREE consultation – extension 4905.

What are you waiting for?

Thousands of members have logged on to CU OnLine and are now enjoying the convenience of banking with LBSFCU on-line...anytime!

It's Simple. And Free.

Just log onto our website – www.lbsfcu.org – click on **CU OnLine log in** (upper right corner), then in the box marked *Login ID*, enter your main share account number (no hyphens or suffixes) and in the *Password/PIN* box enter the primary member's nine-digit social security number (for the first time only, then you'll be required to create a new PIN for security).

Once logged in, you can:

- Get Balance and Activity Information
- Transfer Funds – one time or recurring
- Make Payments
- Search for a transaction
- Withdraw funds by check
- Export account information to your favorite banking software
- Pay Bills – nominal fee

To make your banking effortless, consider having your paycheck directly deposited to LBSFCU (just contact your Human Resources person at work, give them the LBSFCU routing/transit number: 322276855 and your account number). Get started today, and find out just how convenient your Credit Union really is!

As part of the USA Patriot Act (and to assist in thwarting identity theft), LBSFCU has implemented new security measures that protect you and your Credit Union, including:

- Reviewing member photo identification when applying for a loan, adding to an existing account or opening a new account/membership.
- Checking the stated Social Security Number to ensure that it is the members
- Using Touch Signatures (Fingerprints) on signature cards for new accounts, account changes and/or certain checks that are cashed or deposited at LBSFCU

These new national security measures will not only help prevent money laundering and fight financial support of terrorism, but they will also help in preventing identity theft and other types of fraud. Thank you for your patience, understanding and cooperation.

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 - 12
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 Mon - Thurs at 8:30 am and Friday at 9 am. Lakewood's is open until 7 pm Mon - Fri. Bixby and Lakewood walk-up only on Sat.

... a comparison in size based on typography

*It's that time
of year again...
tax time.*

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tax time.*

T*his year, join hundreds of fellow CU members, and consider using Lois Marvin, Enrolled Agent, and her team for all your tax needs. She can assist you with tax planning, tax return preparation and electronic filing for individuals, businesses, estates and trusts; she can even help arrange to have your refund check directly deposited into your LBSFCU account! Lois has over 15 years of solid experience and operates her own accounting and tax office for small business, partnerships, corporations and personal accounting.*

Trust the tax preparer that many members trust...call 562-598-9007 or 714-893-5111 today to arrange for an appointment. For your convenience, extended hours are available!

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nominations over flow

Board of Directors: Jack Bosna
(3 year terms) Bernard Gleason
Luther Williams

Credit Committee: William Marmion
(3 year term)

Supervisory Committee: Carl Jackson
(3 year term)

Nominating Committee
Hugh Osmera Sol Ashkenaze Edith Campbell