

On-line Check Viewing

View and print your paid and cleared checks on-line at CU OnLine!

Just log onto www.lbsfcu.org, log onto **CU OnLine**, pull up your checking account, click on any highlighted/underlined check number...and up it pops!



RATES As of May 1, 2004. 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		
Below \$2,500	1.00%	1.01%
\$2,500 and Above	1.20%	1.21%
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		3.95%*
(financing available up to 84 months)		
Boats/RV's		
80% financed to 66 months		7.50%
Motorcycles —new or used		
80% 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.)	1.20%	1.25%	1.30%	1.45%
6 month	1.30%	1.35%	1.40%	1.55%
12 month	1.55%	1.60%	1.65%	1.80%
36 month	2.70%	2.75%	2.80%	2.95%

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 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.

Pssst... Wanna make a Quick \$100, \$150 or \$200?



Get extra \$\$\$ in your pocket, fast...

See page 1 for details!

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

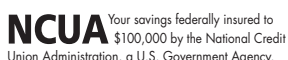
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Your Money



It's Here!
New Visa Debit/ATM
Combo Card is a hit!
See page 3 for details.

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Yipppeeeee!!! We've lowered our auto loan rates!

Come see what all the smiling is about. Have you been thinking about replacing or refinancing your auto, truck, van or SUV? Well, now's the time!

Feel the excitement!

- Great terms starting at 36 months
- Up to 100% financing
- Enjoy the same rate when purchasing a new or used vehicle
- Fast approvals

If that isn't enough, **this** should make you smile...

Cash Rebate

Move your auto loan to LBSFCU from another financial institution, and besides a great rate...**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

Get approved fast, even before you shop...

- **By phone** — call either phone number listed below and speak with a friendly member service rep
- **On-line** — just log onto www.lbsfcu.org
- **In person** — at one of our branch offices (See page 3)

Now you know what all the smiling is about! Take advantage of our great rates and cash rebate...and start smiling...**TODAY!!!**

As low as
3.95% APR

Up to
100%
financing

Same
Great Rate
New or Used



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 \$1,000.00 borrowed. If applicable, rebate check will be mailed from 4 to 6 weeks after disbursement of funds. Offer valid 4/01/04 to 6/30/04.

President's Message



In keeping with our mission of providing quality services that meet your personal financial needs, we are happy to introduce two new products and reduced auto loan rates!

We've placed a great deal of energy and focus into advancing technology and enhancing our product features. As you will see on page 3, we've introduced a new Visa Debit/ATM Combo Card. Now you can have the convenience of a debit card (instead of using checks to make purchases) and an ATM card, all rolled into one — and, you may use it worldwide, wherever Visa Debit Cards are accepted!

Our recent technological advances include the introduction of applying for a home loan, on-line. See the article on this page to learn about this great new tool to find real-time home loan information, such as rates and closing costs; and to apply for a home loan with a lot less paperwork. If you have 20 minutes and Internet access, you can apply for an LBSFCU home loan on-line.

And, as a product of our financial success in 2003, we are able to offer members very competitive rates.

We are very proud to offer a new and used auto loan rate of 3.95% APR* for 36 months! We are especially happy to note that members can also use this new, low rate auto loan in conjunction with our Transfer Auto Loan Cash Rebate. Please see our page 1 article for more information...it's sure to make you smile.

In an effort to bolster our home loan product offering in this very competitive marketplace — and to ensure that you are enticed to call your Credit Union first, we will be introducing new Adjustable Rate Mortgage (ARM) Loan products; stay tuned for more details.

Whether you are just starting out in the workforce, planning to start a family, purchasing a new home or planning to retire, we want to give you many reasons to think of LBS Financial Credit Union first. We've been serving your neighbors and fellow member-owners since 1935, we'd like the opportunity to work with you to help attain your financial and life goals.

Thank you for your continued support!

Best Regards,

Jeffrey A. Napper
President & CEO

Your Home Loan Source Just Got Better

Tired of the paperwork involved when applying for a home loan? If you have 20 minutes and internet access...then you can apply on-line with your Credit Union.

Why apply on-line?

- **Accurate Rate Quotes** — because the mortgage rate market changes daily, you'll have access to accurate rates in real time
- **Minimal Paperwork** — since you apply on-line, we eliminate the reams of paper that you would have had to fill out up front
- **Great Information at your Fingertips** — detailed loan and closing cost information is provided at the time of application, no guessing as to what you can afford
- **Instant Home Loan Decisions** — you can expect answers in minutes, rather than days or weeks
- **Safe and Secure** — we use advanced technology to ensure that your application information is kept confidential and private
- **Instant Pre-Approval Letters** — a great tool in our current home buying market, feel confident to have your pre-approval in hand, before you shop

How do I use this great service?

Just visit our website www.lbsfcu.org, go to **Mortgage Marketplace**, then click on **Home Loans Apply On-line**. It's that simple!

And, if you have any questions, just give us a call! We're here Monday through Friday 8:30 a.m. to 5:30 p.m. to help in any way we can.

Remember LBSFCU when you're ready to shop for **or** refinance your home. And, now with our home loan application on-line, your Credit Union home loan source just got better!



Coming Soon!
Very Competitive
Adjustable Rate Mortgage (ARM)
Home Loans
at LBSFCU!
Watch for details!

SECURITY ALERT

Are you susceptible to 'Phishing'?

Phishing is a scam that uses either email or phone calls to trick consumers into disclosing their credit card numbers, account information, Social Security numbers and passwords. **Be aware, know who you are giving your personal information to!**

In criminals' latest attempts to defraud individuals, they send email messages to link to a false webpage that dupes users into submitting their personal information.

Don't fall victim!

Never send your personal information via email or give it to anyone over the phone — unless, of course, you initiated a transaction or placed the call.

Please note: LBSFCU will never call or email to ask for this information, we already have it.

If you ever feel as though you have been victimized by 'phishing', be sure to review all your account and credit card statements for unauthorized use. And, please call LBSFCU immediately to report any suspicious activity or unauthorized use.

Take a very important step towards shielding yourself from identity theft and account fraud, don't share your personal information.

* See front page for details.

New Debit/ATM Combo Card is a hit!

Have you requested your new LBSFCU Visa Debit/ATM Combo Card yet? Join the thousands of members who have already started using their new Combo Card! As you'll see, we've combined two great conveniences into one card!

Use it as an ATM Card

- Get cash, perform withdrawals, transfers, inquiries and make payments using your LBSFCU checking and savings account.
- Use it for POS (Point of Sale) purchases and to get cash back.
- Access over a million ATMs worldwide — FREE at all LBSFCU, F & M Bank and CO-OP Network ATMs (you may be charged a fee at certain Star and Visa ATMs).

Use it like a Check

- Convenient, easy to use — just swipe and use your PIN (Personal Identification Number) or signature and you're on your way (no waiting for check authorizations).
- Purchases are deducted directly from your checking account and appear on your monthly statement. Even though you see the Visa logo, no credit or loan is involved.

Use it for Everyday Purchases

- When getting gas, buying groceries, at the movie theatre, at your favorite restaurant, even at the post office!
- Use your LBSFCU Visa Debit/ATM Combo Card everywhere Visa Debit Cards are accepted.

Request a Card Today

There's no annual fee! First, you'll need an LBSFCU Choice Checking Account.* Then just call, stop by a branch or go on-line to www.lbsfcu.org and click on **New Debit/ATM Combo Card**.

* No checking account, no worries — just call or come to a branch office, we'll get you started. Members requesting a Visa Debit Card or checking account must qualify and be in good standing, certain restrictions apply.



Member-Owner Trustworthiness

A survey of 2,031 adults nationwide found that consumers rate local cooperative, member-owned businesses (like LBSFCU) above investor-owned corporations. 71% stated that they were more likely to use a credit union if they knew it was a cooperative.

Cooperatives ranked higher on value, quality, price and commitment to their communities than other corporations. It was also stated that the average household belonging to a credit union saves \$149 a year over a bank or thrift!

A few more great reasons to use LBS Financial Credit Union as your primary financial institution...it's 'banking' you can feel good about!

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.

Are Your Finances Ready for Retirement?

Attention Teachers: Don't be confused by your retirement planning options. Whether you are just starting out or on the home stretch, your trusted Credit Union can help.



What is a 403(b) retirement plan?

Also referred to as a Tax-sheltered Annuity (TSA) or a Tax-deferred Account (TDA) a 403b retirement plan is a '401k-like' salary deferral plan that allows employees of tax exempt organizations (such as public schools, colleges and universities) to save for retirement through convenient payroll deductions. 403b plans offer the opportunity to accumulate tax deferred retirement savings and allow you to direct your savings investment in the fashion that best suits your personal risk tolerance, situation and goals. Our investment specialists can help you set up or review your current 403b plan, today!

Contribution Limits

In 2004, you may contribute a salary deferral of up to \$13,000 on 401k and 403b retirement plans.

You may add an additional 'catch up' amount of \$3,000, if you are age 50 or older. For IRAs or Roth IRAs, your annual contribution amount is \$3,000 (or \$3,500 if you are age 50 or older).

Certain restrictions apply, so be sure to contact your tax advisor or an LBSFISC investment specialist for more information.



FREE Financial Consultation

The investment specialists at LBS Financial and Insurance Services Corporation can help you set up a 403b, talk to you about contribution levels, get you on a monthly savings plan or help with your pension or IRA rollover. Call today for a **FREE financial consultation** with Tom Corrado or John Lacey!

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.