

LBSFCU OnLine Banking

Performing your transactions is only a few clicks away. Just log onto:

www.lbsfcu.org

click on CU OnLine logon and off you go!

- make transfers
- check balances
- view checks
- even apply for a loan!



RATES As of May 11, 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		
Below \$2,500	1.00%	1.01%
\$2,500 to \$49,999	1.50%	1.51%
\$50,000 and Above	1.75%	1.77%
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 (financing available up to 240 months)	7.50%
Motorcycles —new or used	
100% financing up to 48 months (financing available up to 84 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.)	2.70%	2.75%	2.80%	2.95%
6 month	3.10%	3.15%	3.20%	3.35%
12 month	3.40%	3.45%	3.50%	3.65%
36 month	4.15%	4.20%	4.25%	4.40%

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 better ways to invest?

Don't let market volatility stop you from investing for your future...call Steve Dugger or Tom Corrado at extension 4904 today for a **FREE** investment and retirement portfolio review!

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 4860,
Long Beach, CA 90804-0860

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

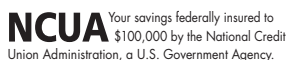
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Your Money

In This Issue

Don't Forget to Bring Your CU on Vacation!

Great Ways to Get Into
Your New Home

2

Hot Cars...Cool Prices
Huge Car Sale Event

Savers Advantage
Money Market

Visa/Debit ATM Cards

Hours/Locations

3

OnLine Banking

Better Ways to Invest

LBSFCU Hot Rates

4

You've been planning the details for months, your bags are packed and you're ready to hit the open road or friendly skies...don't forget to bring your Credit Union along!

ATMs – Use your LBSFCU Visa Debit/ATM Combo Card or ATM Card at thousands of CO-OP Network ATMs nationwide for **FREE withdrawals and deposits**. Remember, when you use your ATM card *overseas*, the amount is usually deducted from your savings/share account. However, when you use your **Visa Debit/ATM Combo Card** *overseas*, your funds should primarily be in your checking with a minimal amount in your savings.

Visa – Use your LBSFCU Classic or Gold Visa Credit Card anywhere Visa credit cards are accepted – worldwide – and know that you have the security of Visa Zero Liability for all your purchases – and no cash advance fees!

CU OnLine – www.lbsfcu.org – Perform transactions – such as transfers, balance inquiries, loan payments, stop payments on checks and view cleared checks – all on-line – from any computer in the world with Internet access. Now that's convenience!

HomeTeller – Use any phone – 24 hours a day – to perform credit union transactions – it's simple, just call (during normal business hours) and we'll get your account activated.

Amex Travefund Card – Protect your vacation with a new, safe way to carry money. Purchase a Travefund Card at any LBSFCU branch location – a pre-paid card that's reloadable and refundable, if lost or stolen.

So, when vacationing this year, be sure to bring your Credit Union along, you'll be glad you did!

One Day Huge Pre-Owned Car Sale
Saturday
June 4, 2005
9am to 4pm
Veterans Memorial Stadium
See page 3 for details

Great Ways to get into your Dream Home

25% Sales Commission Rebate...and more!

Could you imagine working with a full-service real estate agent and receiving a 25% rebate from their commission – whether buying, selling or both?

Believe it...available for members through LBSFCU's OneSource Real Estate Services! Before you start looking for an agent to buy or sell your home, call us or visit www.lbsfcu.org and OneSource will help you find a qualified, professional real estate agent...and you receive a **25% rebate of their commission!** On the sale or purchase of a \$500,000 home, that could mean **\$3,750 in your pocket!**

Also available **free** through OneSource: search multiple home listings currently on the market, calculate your current property value, view comparables, even check out neighborhood information (crime rates, population, schools).

Just log onto www.lbsfcu.org, click on **Mortgage Marketplace**, then click on **OneSource** or call LBSFCU at extension 5270, today!

Our ARMs are Different!

Adjustable rate mortgages (ARMs) are still a great way to get into a new home because they are priced lower than 30 year fixed loans.

We realize that in our unique marketplace, home prices dictate jumbo loans for many prospective home owners...so we've priced our jumbo and conventional ARM loans at the same rate, potentially saving you 1/4 to 1/2 points on your home loan if you need a jumbo loan.

LBSFCU offers a choice of ARM products with a fixed rate for the first 1, 3, 5, or 7 years – then adjusts annually thereafter. The choice is yours!

Call today for more information, rates and to get the application process started!

Great Service!
Receive personal attention during every step of the home loan process!

Our rates are VERY COMPETITIVE!
Be sure to check us out for your next home loan!

From Renter to Owner with Little or No Money Down!

At LBSFCU we offer many home loan options to meet all of our members needs. Our Dream Maker Home Loans are for members whose dreams are big, but cash for a down payment is tight.

Dream Maker 90 – 10% Down – In the industry, it's known as an 80/10/10 loan. For you, it starts with a 10% down payment, add to it a 30 year loan, 80% Loan-to-Value (LTV) Home Loan and a 10% Primo Home Equity Line of Credit (HELOC). Your dream of home ownership can quickly become reality!

Dream Maker 100 – Zero Down – From renter to owner. If cash is tight, but your plans are big, consider a Dream Maker 100. With a 30 year loan, 80% LTV Home Loan and a 20% Primo HELOC, you could be in your new home before the next rent check is due!

Avoid PMI (Private Mortgage Insurance) and get into your dream home with little or no money down! Our caring staff will walk you through the process, every step of the way, helping you become more knowledgeable about the home buying process.

Flex your Primo HELOC

Now we make it even easier to increase your existing LBSFCU Primo Home Equity Line of Credit! Tap into the rising equity in your home for upcoming college tuition, a vacation or home remodeling project. It's simple – only a few questions to answer, minimal documents to sign and \$100 – and in as little as a week, your Primo HELOC limit can be increased!

Don't have a LBSFCU Primo HELOC yet? What are you waiting for, we offer:

- Great, low rates
- Generous credit limits
- Quick, easy application process
- Easy access to your credit line

Call or visit
www.lbsfcu.org
(Mortgage Marketplace)
to learn about our Home Loan programs or to apply!

And, remember LBSFCU Primo HELOC has no annual fees, no closing costs, no points and no appraisal fee! Call today to get your application started!

Hot Cars... Cool Prices Huge Car Sale Event!



Are you in the market for a pre-owned auto, truck, van or SUV? Join us for a one day huge car sale on Saturday June 4, 2005 from 9 a.m. to 4 p.m. at Veterans Memorial Stadium, 5000 Lew Davis St. in Long Beach.

LBSFCU has partnered with Enterprise Car Sales for a great selection of pre-owned vehicles at great prices and incredible low loan rates! With Enterprise you receive worry free ownership with vehicle certification, free 12 month/12,000 mile limited warranty, 7 day money back guarantee, 24 hour roadside assistance, one price system for haggle free buying plus trade-ins are welcome. Buy a great car, truck, van or SUV from Enterprise and **get great one day only special financing** from LBSFCU! Get pre-approved fast, even before you shop... at a branch, by phone or visit us on-line at www.lbsfcu.org.

As low as
3.45% APR*
up to 60 months

Annual Percentage Rate = APR. Special 3.45% APR rate for up to 60 months valid June 4, 2005 and available only on vehicles purchased through Enterprise Auto Sales, Veterans Memorial Stadium location. Promotional loan rate does not apply to current LBSFCU vehicle loans. Rates, terms and conditions are subject to change without notice. Not all applicants will qualify for a rate as low as 3.45% APR. A loan at 3.45% APR for 60 months will have a monthly payment of \$18.18 per \$1,000 borrowed. Some restrictions apply. For vehicles, the loan amount may not exceed: Pre-Owned - 100% of retail Kelley Blue Book plus tax, license, warranty (up to \$2,000) and GAP (up to \$500). Offer available on model year 2001 and newer vehicles.

Did you request your Visa Debit/ATM Combo Card yet?

Over 14,000 of your fellow members have already started using their Combo Card!

Use it as an ATM Card

- Make cash withdrawals, transfers, inquiries, payments and deposits to and from your LBSFCU checking or savings account
- Use it for POS (Point of Sale) purchases and get cash back
- Access over a million ATMs worldwide - **FREE** at all LBSFCU, F&M Bank and CO-OP Network ATMs

Use it like a check

Just swipe and use your PIN (Personal Identification Number) or signature when making purchases and you're on your way. Purchases are deducted from your checking account and appear on your monthly statement.

Request a Card Today!

And, start using your new Visa Debit/ATM Combo Card for all your purchases.

LBSFCU checking account is required. Just call or come to a branch office to qualify. Members must be in good standing, certain restrictions apply.

Great News - Saver's Advantage Money Market Account Just Got Better!

Our Saver's Advantage members already know that with a low minimum balance of \$2,500 they receive flexibility and convenience (24 hour access to their money by check, at a branch or through an LBSFCU ATM), NCUSIF federal insurance (for up to \$100,000 per account by the National Credit Union Administration), but what they may not know is that we've made some great new changes!

Now Available

Three rate tiers - Rates as of May 1, 2005 and subject to change at any time.

	Dividend Rate	Annual Percentage Yield (APY)
Below \$2,500	1.00%	1.01%
\$2,500 to \$49,999	1.50%	1.51%
\$50,000 and above	1.75%	1.77%

Expanded Overdraft Protection

LBSFCU checking account holders can now add Saver's Advantage Money Market accounts as overdraft protection!

If you already have an LBSFCU Money Market account, contact us to enjoy the new features...if you're not a Saver's Advantage account holder, what are you waiting for? Add higher dividends and new features to your Credit Union relationship by calling or visiting a branch today!

Money Market Accounts are subject to Federal Reserve Bank Regulation D limitations and an overdraft fee of \$2.00 per transfer.

Wanna Make a Quick \$100, \$150 or \$200?

Move your **AUTO LOAN** to LBSFCU & drive away with **Extra Cash!**

Ask for details.

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.