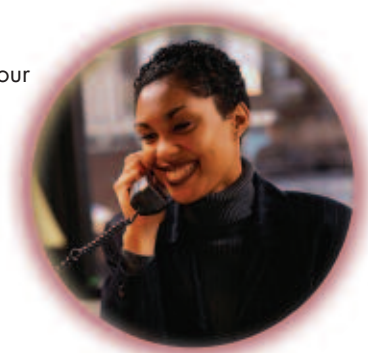


Home Teller

Save a trip to the branch... bank right from your phone — 24 hours a day, 7 days a week!

FREE Voice Activated, Automated Teller System

- Check on account activity (deposits, cleared checks, withdrawals)
- Transfer funds
- Make LBSFCU loan payments



Call today (during normal CU hours) to get started!

RATES As of November 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 | 2.50% | 2.53% |
| \$2,500 to \$49,999 | 2.25% | 2.28% |
| Below \$2,500 | 1.00% | 1.01% |
| Club/IRA Sub Share | 1.00% | 1.01% |

New

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/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.) | 3.25% | 3.30% | 3.35% | 3.50% |
| 6 month | 3.75% | 3.80% | 3.85% | 4.00% |
| 14 month | 4.20% | 4.30% | 4.40% | 4.50% |
| 25 month | 4.50% | 4.60% | 4.75% | 5.00% |

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.



Take the stress out of financial planning!

For help with your **TSA, 401K, Pension** or **Ira Rollovers**, call our investment specialist today. Don't let taxes and penalties eat up to 50% of your nest egg... **call extension 4904 today**...for a **FREE** financial or 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,
P.O. Box 4860,
Long Beach, CA 90804

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

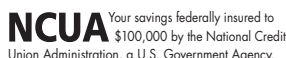
Jeffrey A. Napper,
President & CEO

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Executive VP

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Marketing VP/Editor

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Assistant Editor

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**Move money and
earn more with our
Fall Certificate Specials!**
Check out our rates on page 4

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Line of Credit*

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No Stress Financial Planning

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BIG NEWS! Bill Payer is now FREE!



CU OnLine banking with LBSFCU just got better...now you can pay an unlimited number of bills each month with Bill Payer for **FREE!** No more finding envelopes, licking stamps and going to the post office, use Bill Payer to pay all your bills. All you need is an LBSFCU checking account, a computer with internet access and a few minutes to set it up!

And, you could win some BIG CASH!

Each month, from November through February, we will randomly select current loyal and new Bill Payer users to win:

| | |
|------------------|--------------|
| 1st Place | \$250 |
| 2nd Place | \$150 |
| 3rd Place | \$100 |

How can I get started?

It's simple! First, visit our website at www.lbsfcu.org, then click on **CU OnLine** to log on. If you are a new CU OnLine user, simply enter your primary share account number as the **Login ID** and that account holder's Social Security Number as the **Password** (you will be required to select a new password prior to continuing).

Once on **CU OnLine**, just click on **Pay Bills** and follow the simple steps to start paying bills on-line. If you have any questions...no worries...we're here to help, be sure to call or email us – we'll get you going in no time.

Get Started Today!

Start using Bill Payer for **FREE** and besides great convenience, you could win **BIG CASH!**

Free Bill Payer effective with October 31, 2005 billing cycle. Contest valid November 1, 2005 to February 28, 2006. On the last business day of each month, two sets of winners will be randomly chosen to win \$250, \$150 and \$100. One set will comprise members signed up for Bill Payer prior to October 1, 2005. The second set will comprise new Bill Payer sign ups from October 1, 2005 and forward. Winners will be selected from those that pay a bill closest to a randomly selected date for each prize category. Winners will be notified by mail. All prizes will be paid by check and mailed to member after completion of required tax forms. LBS Financial Credit Union employees and volunteers are not eligible to win. Offer subject to change at any time and without notice.



As we swiftly move towards the holidays, let me be one of the first to send you and your family heartfelt greetings of the season and wish you a happy, healthy New Year!

It is a good time to pause and reflect upon what we've accomplished throughout the past year and look forward to new and exciting times ahead. We have much to be thankful for: our Credit Union continues to fare quite well in a challenging economy; we have consistently returned some of the best savings rates/dividends in our marketplace and offered very competitive loan rates throughout this year; all while providing new or enhanced products and services, such as: exciting new features of our CU OnLine banking product; introduction of an easier to use, voice activated HomeTeller, lower prices on checks ordered through LBSFCU and the addition of 24 hour check re-ordering services by phone or internet (see Page 3), and offering our Bill Payer services for **FREE** (see front page)!

We are truly thankful for our members. We strive, on a daily basis to exceed your expectations through the services we offer, the convenient ways to access your money and through friendly, knowledgeable member service.

And, at last, we are very proud to share our bi-annual member survey results. In both surveys, we exceeded our goal for overall member service. What does this mean to our membership? It means that each time you touch your Credit Union – whether it's on the phone, through email or in one of our branches, you can expect that you will be serviced by a friendly, knowledgeable staff member and that your transaction will be handled professionally and accurately! Thanks to all of our members who took the time to complete and return the most recent survey.

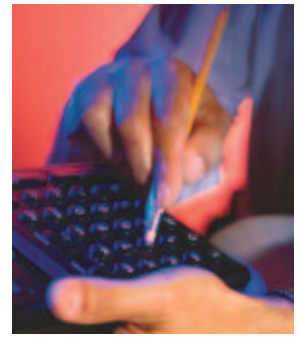
We truly thank you for being an active and loyal LBS Financial Credit Union member. We look forward to an enhanced financial relationship that will last for many years to come.

Best regards,

Jeffrey A. Napper
President & CEO

New Bankruptcy Law Changes

A new federal law took effect in October 2005 and gives new rights and responsibilities to people seeking to make a clean start through personal bankruptcy. In hopes that debtors will learn through counseling that bankruptcy should be the option of last resort – and that good management of debt and credit can often be the preferred option – potential filers must receive credit counseling at some time during the six month period prior to filing.



Partial Repayment May be Required

The new law also requires that some debtors repay at least a portion of their debts based upon what they can afford. A 'means' test will be applied to determine whether a person should have all their debts erased in Chapter 7 or instead be required to pay off some portion of them in Chapter 13. The test is designed to require those who are financially able to help pay some part of the debt. It will compare income versus expenses, which cannot include such items as cell phones, restaurant meals and similar luxury items.

Chapter 7 protection may still be available to those who appear to have the means to repay debts but would have difficulty following a repayment plan because of a medical condition or a call to active duty in the Armed Forces.

Staying Ahead of Bankruptcy

The most preferred option to bankruptcy is to pay off debt, even if it takes a long time. Bankruptcy stays on a person's credit record for up to ten years, making it difficult to get credit for a house, car or other purchase. The bankruptcy on a person's credit record might also trigger a higher interest rate...if credit is granted at all.

Work Your Way Out of Debt

Careful money management is the best long term solution. You may be able to eliminate debt by cutting back on expenses, taking a part time job, using savings and cutting up tempting credit cards.

Talk to Your Lenders

If you feel you are unable to work out of debt, call your Credit Union, we may be able to help rearrange payments by extending your payment period, consolidating or refinancing your debt.

Seek Professional Help

To find a reputable credit counselor who will help you establish a debt management program, consider contacting either the National Foundation for Credit Counseling 800.388.2227 or the Association of Independent Credit Counseling Agencies 800.450.1794.



Paint your future bright...

Primo Home Equity Line of Credit

Let your home's equity create a bright future for your family! Open a Primo Home Equity Line of Credit (HELOC) and tap into the rising equity in your home for upcoming college tuition, a vacation, home remodeling project or to consolidate your high priced debt.

Our Primo HELOC Offers:

- Great, low rates
- Generous credit limits
- Quick, easy application process
- Possible tax deductions (consult your tax advisor)
- Easy access to your credit line
 - by phone, on-line or by check

Primo HELOC is a unique way to borrow, with no annual fees, no closing costs, no points and no appraisal fee! Call or visit a branch today to get your application started!

All Primo Home Equity Lines of Credit are subject to LBSFCU credit approval and loan to value on your home. Equal Opportunity Lender. Full details are available by calling or visiting our website. Each member who applies, qualifies for and opens a new Primo HELOC will receive a \$100 Home Improvement Gift Card from a designated national home improvement store. Cards will be mailed within 4 - 6 weeks of closing. Offer expires December 31, 2005.



Great News...

We've lowered your check prices!

We are excited to offer members new, lower prices on wallet duplicate checks ordered through LBSFCU! We've worked diligently with our check provider of over 25 years (Clarke American) to bring you lower prices on your check orders...how much saved depends on which checks you order.

And, for your added convenience, besides re-ordering your checks on-line through our website (www.lbsfcu.org, click on **Checking and Savings**, then click on **Check Re-Order**) you can now order by phone 24 hours a day, 7 days a week.

Just call the Credit Union at 562.598.9007 or 714.893.5111 and follow the prompts to select Check Re-ordering...you will be connected with a Clarke American check re-ordering specialist ready to take your order!

So, not only can you now order checks 24 hours a day by phone or internet, but you are also going to pay less for those checks! Another bit of great news brought to you by your credit union!

Legislative Update

Local Congressional Representatives Support Credit Unions in Congress

LBS Financial Credit Union would like to thank Representative Ed Royce (R-Fullerton) who recently introduced H.R. 2317, the Credit Union Regulatory Improvement Act. This legislation would ease the regulatory burden on credit unions, allowing us to provide more services to our credit union members. Representatives Dana Rohrabacher (R-Huntington Beach), Grace Napolitano (D-Santa Fe Springs), and Juanita Millender-McDonald (D-Torrance) have also signed on as co-sponsors of this important legislation. On behalf of the members of LBSFCU, thank you, Representatives Royce, Rohrabacher, Napolitano and Millender-McDonald for your support!

Our Holiday Gifts to You...

Visa Skip-A-Payment: As a small token of our appreciation for your business, you have an option to skip your December 2005 and January 2006 Visa payments!

Visa Gold Fee Waiver: And, our Visa Gold Cardholders receive another holiday gift - the \$24 annual fee for 2006 has been waived!

For your convenience, the Holiday Visa Skip-A-Payment will be done automatically and there will be no need to contact the Credit Union. However, if your payment is normally made through an automatic transfer, your payment will continue UNLESS you contact us. Members who do not wish to participate in the Skip-A-Payment option can simply continue making regular monthly payments. Skip-A-Payment is only available for members whose credit union account is current and in good standing, other restrictions may apply. **Interest due on the Visa balance during December and January will continue to accrue.**



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.