

LOWER YOUR DEBT

Take advantage of historic low interest rates!

See how much we can save you on your Auto and Personal Loans

Our Summer Auto Loan rates start at 2.49% for 60 months with deferred payments for 90 days and a free \$100 gas card at loan funding. Good for refinance or purchase.

Ask us about our Personal Loan offers!

Contact a Member Service Representative to get started on your free debt consultation

HOLIDAY CLOSURES

Independence Day
Friday, July 3rd (observed)
Labor Day
Monday, September 7

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Quarter 3 2020



83 rd Annual Meeting

ONLINE

Our annual meeting will be held online on Wednesday, September 2, 2020 at 5:15pm. The meeting will be online only.

Members who wish to attend the online meeting will be able to register starting August 1 online at www.LBCEFCU.org or by calling 562-595-4725. Registered members will receive a link to the meeting on August 31.

IS IT TIME TO RE-EVALUATE YOUR FINANCES?

Discover the workshops and tools available to help you achieve a better financial future:

- BALANCE Online Webinars
- Free One-on-One Consulting
- Debt Management Tools
- Planning Calculators

Visit www.LBCEFCU.org and click on the Learn tab to find out more.



A Mortgage Offer You're Bound to Love!

Do you love your home but not your home loan?

Rates are at a historic low and now is a great time to lower your monthly payment, save on interest charges, or pay off your loan early!

If you're looking to buy, our loan rates help you

e looking to buy, our loan rates help you with more purchasing power and lower payments.

Visit us online at www.LBCEFCU.org or call us at 562-595-4725

We're With You Wherever You Are

In addition to performing most banking transactions, our website also lets you do the following, no matter where you are:

- · Apply for mortgage, auto, or personal loan
- · Sign your family up for membership
- Sign your membership and loan documents
- Access finacial planning calculators and tools to make the most of your money

Log on to www.LBCEFCU.org and see all you can do online!



HOW THE CREDIT UNION IS PROTECTING OUR MEMBERS AND EMPLOYEES DURING THE COVID-19 OUTBREAK

Protecting our members and employees during the Coronavirus/COVID-19 outbreak is the Credit Union's first priority. The Credit Union continues to monitor the Centers for Disease Control (CDC) guidelines to appropriately respond to this public health threat.

WHAT THE CREDIT UNION IS DOING TO PROTECT OUR MEMBERS AND EMPLOYEES

We are disinfecting high touch areas, including teller counters, the ATM and other surfaces many times per day.

We are providing hand sanitizer and have placed 6 foot markers at the teller line.

We have educated our employees about best practices to prevent the spread of the virus and other illnesses.

We have limited to 6 the number of members who may be in the branch at any given time and have limited guests to only those necessary for a member to transact business.

We have limited meetings and other public events and have established procedures for any employee with symptoms of illness.

HOW YOU CAN HELP

Understand the COVID-19 facts. Follow the CDC's recommendations to help you and your family stay safe.

Take advantage of our remote options (online and mobile access).

Use our online loan applications at lbcefcu.org.

Call us at 562-595-4725 and speak with a Member Services Representative for assistance with your accounts.

Reduce or eliminate your use of cash and coin.

We will continue to monitor the situation and make adjustments as necessary to ensure your safety.



NOW ONLINE!

Our online financial workshops presented by BALANCE provide valuable information covering a wide range of financial topics. They are offered free of charge to our members.

Visit www.LBCEFCU.org for access instructions.

Member workshops are provided by non-affiliated third parties on behalf of LBCEFCU as a member benefit. LBCEFCU is not responsible for the products, services, or recommendations provided by workshop facilitators. Information presented is for informational purposes and should not be construed as legal or tax advice.

All times listed are in Pacific Time.

July Online Workshop: Psychology of Spending

We all have a "money personality" and it has a major impact on our attitudes, relationship with money, and spending habits. By understanding this, individuals can monitor and adjust their behaviors to make smart money decisions. This webinar will teach strategies and tactics to decode personality types to gain control over finances.

Tuesday, July 14, 2020 10:30am

Or

Thursday, July 23, 2020 5:30pm

August Online Workshop: Federal Student Aid

The Free Application for Federal Student Aid (FAFSA) is many students' ticket to financial assistance for college. This webinar covers important details such as how the FAFSA works, deadlines, and the application process. This webinar is geared towards a teen audience but parents are also welcome to attend!

Tuesday, August 11, 2020 10:30am

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Thursday, August 20, 2020 5:30pm

BOARD OF DIRECTORS

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OFFICE HOURS

Monday - Friday: 9:00am to 5:00pm

BRANCH LOCATION 2801 Temple Ave. Signal Hill, CA 90755 www.lbcefcu.org 562.595.4725



