

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

# CU NewsLine



## CONQUER YOUR DEBT

with a Credit Card Consolidation Loan

One Simplified Payment

Rates as low as 7.49% APR\*  
for 48 months with automatic payments

Apply online at [LBCEFCU.org](http://LBCEFCU.org)

\*APR=Annual Percentage Rate. LBCEFCU rates for our Consolidation Loan Program feature a range of rates. All loan requests are subject to approval, actual rate and term member will receive is determined by a combination of membership, income and creditworthiness. 7.49% APR includes an optional 0.25% discount for automatic payments. See branch for full offer and other disclosures. Rates, terms and conditions subject to change at any time. Existing LBCEFCU signature/unsecured/consolidation loans do not qualify for this promotion. No other promotional discounts apply. Additional restrictions may apply. Promotion ends 03/15/2018 and loan must fund by 03/31/2018 to receive the promotional rates and terms offered for this loan promotion. Prospective Members: A \$5 membership deposit is required to open a share account. A share account is required if approved for a loan. Loan Payment example: \$24.76 per month per \$1,000 borrowed at 8.74% APR for 48 months.



Winter  
2018

### IN THIS ISSUE:

CEO Corner Office	Preventing Identity Theft
Auto Refinance Promotion	Totally Free Checking
Credit Card Consolidation	e-Statements \$10 Offer
Board Nominations	Family Membership Eligibility

### HOLIDAY CLOSURES

**Martin Luther King, Jr. Day**

Monday, January 15th

**Presidents' Day**

Monday, February 19th

# CEO Corner Office

## Looking Ahead in 2018

Last November, the Credit Union underwent a technology upgrade of our internal computer systems that allows us to better serve you. I am happy to say the upgrade is complete, and I thank you for bearing with us through the changes.

We went through this upgrade because we are planning ahead for the future. We have some great and exciting things in store for you this upcoming year.

Now is a great time for you plan ahead for *your* future and set your financial goals for 2018. Whether it's to reduce debt, save enough to buy a home, or take a dream vacation, the Credit Union has the tools to help you reach those goals.

If you have high-interest credit cards you are paying off, take a look at our **credit card consolidation loan**. It could lower your interest rate and simplify your life by combining multiple payments into one manageable monthly payment.

Another great opportunity to save money is refinancing your existing auto loan. Our **auto loan refinance promotion** has very competitive rates and could reduce your monthly payments.

For more ways to save, speak with one of our member representatives and ask us how we can help you achieve your financial goals.

We wish you and your family a wonderful 2018, and we look forward to serving you.

Kathleen O'Connell  
Chief Executive Officer

## Go paperless and get a \$10 bonus!

Receive a \$10 deposit in your account when you sign up for e-Statements.

Just log into your Online Banking account and enroll for online statements! It's that easy!

For members who have not previously enrolled for online statements. Members who are currently enrolled or have previously enrolled for online statements do not qualify for this promotion. Deposit will be made within 30 days after enrollment. Other restrictions may apply. See a member representative for details.



## Is your family banking with us?

Your family members also qualify for membership!

- Spouse
- Registered Domestic Partner
- Parent
- Child
- Grandchild
- Brother or Sister
- Father-in-Law or Mother-in-Law
- Son-in-Law or Daughter-in-Law

Share the love and have them apply for membership with the Credit Union today!



# Same Great Car Just Lower Payments

Refinance your current  
auto loan from another  
financial institution and  
get a rate as low as **1.99% APR\***  
with automatic payments

\*Annual Percentage Rate. LBCEFCU rates for our auto loan programs feature a range of rates. Actual rate member will receive is determined by a combination of credit, income and creditworthiness. All auto loans must meet collateral and LTV requirements. All loan requests are subject to credit approval. 1.99% APR includes an optional 0.25% discount for automatic payments. Contact LBCEFCU to determine your rate. See branch for full offer and other disclosures. Rates and terms subject to change at any time. Existing LBCEFCU auto loans do not qualify for this promotion. No other promotional discounts apply. Additional restrictions may apply. Offer ends 3/15/18. Prospective Members: A \$5 membership deposit is required to open a share account. A share account is required if approved for a loan. Loan Payment example: \$17.85 per month per \$1,000 borrowed at 2.74% APR for 60 months.

## Totally Free Checking. What's Not to Love?

- Free Debit MasterCard®
- Access to over 30,000 ATMs nationwide
- Free Online Banking
- Free Mobile App
- Free Remote Deposit
- No Monthly Fee
- No Direct Deposit Requirement
- Personal service and friendly member representatives



*If you're not taking full advantage of our free checking account,  
speak with one of our member representatives today!*

# Preventing Identity Theft and Fraud

Credit card fraud and identity theft continue to be big problems and unfortunately, many people fall victim to them every year. Anyone can be a target—young or old, Internet savvy or not. And as scammers get more sophisticated with their tactics, it's very important to take proactive steps to protect yourself. Here are some tips on how you can stay safe online:

- 1. Use a different password for every website.** Website data breaches are becoming more common so it is recommended you use different passwords to protect your other accounts should one website get compromised. Use a password manager app on your computer or your smartphone to keep track of your passwords. Additionally, many password managers will suggest passwords that are difficult to crack, providing even greater protection.
- 2. Beware of phishing emails.** Phishing is when scammers send emails pretending to be from shopping sites and financial institutions and trick you into giving them your personal information. Phishing emails can look very authentic and can be very convincing. If you receive an email asking you to log into your account, instead of clicking on the link provided in the email, log on by going to the site directly. You can also call the website's customer service to verify the authenticity of the email.
- 3. Don't perform credit card transactions or online banking while on public Wi-Fi.** Some public Wi-Fi cannot be trusted and it is preferred that you use your phone's cellular data instead or wait until you can use a trusted Wi-Fi network.

#### **4. Look for the padlock icon.**

When performing transactions through the web, always look for the padlock on your web browser that indicates your connection is secure. Most major financial institutions and shopping sites will also display their name in green next to the padlock (known as Extended Verification) to ensure the site you are visiting is legitimate.



If you notice any unauthorized transactions with your accounts, contact the appropriate financial institutions immediately. Our member service representatives are also available to assist you if you have questions or concerns.

## Nominating Committee Report

Long Beach City Employees Federal Credit Union will have three 3-year term vacancies on the Board of Directors in 2018. The nominating Committee has nominated three qualified candidates to fill the position. The nominees for the 3-year terms are Beverly Bartlow-Nieves, John Kruse, and Pat Burns.

Additional nominations are allowed by petition. To be nominated by petition, a candidate must obtain the signatures of 1% of the membership of the Credit Union and submit a candidate resume stating qualifications for the position. Completed forms must be submitted to the Secretary of the Board of Directors in a sealed envelope to 2801 Temple Avenue, Signal Hill, CA 90755, no later than close of business, Friday, February 9, 2018. To request petition forms, instructions and required qualifications, contact the Credit Union office.

#### **BOARD OF DIRECTORS**

Terry Evans, Chairman of the Board  
Malcolm Oscarson, Vice Chairman  
John Kruse, Secretary/Treasurer  
Beverly Bartlow-Nieves, Director  
Amy Manning, Director  
Paul Fujita, Director  
Pat Burns, Director

#### **SUPERVISORY COMMITTEE**

Ed Nelson, Chairman  
Jeff Evans, Vice Chairman  
Linda Vu  
Eugene Fong  
Julissa Jose-Murray  
Alan Kosoff, Advisory Member  
John Keisler, Advisory Member

#### **OFFICE HOURS**

Monday - Thursday:  
8:30am to 5:00pm  
Friday:  
8:00am to 6:00pm  
  
2801 Temple Ave.  
Signal Hill, CA 90755

[www.lbcefcu.org](http://www.lbcefcu.org)  
562.595.4725



Federally Insured by NCUA