

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

CU NewsLine



Get a Handle on Your Holiday Expenses

The Credit Union's new Mastercard® is perfect for consolidating your high-interest credit cards and loans.

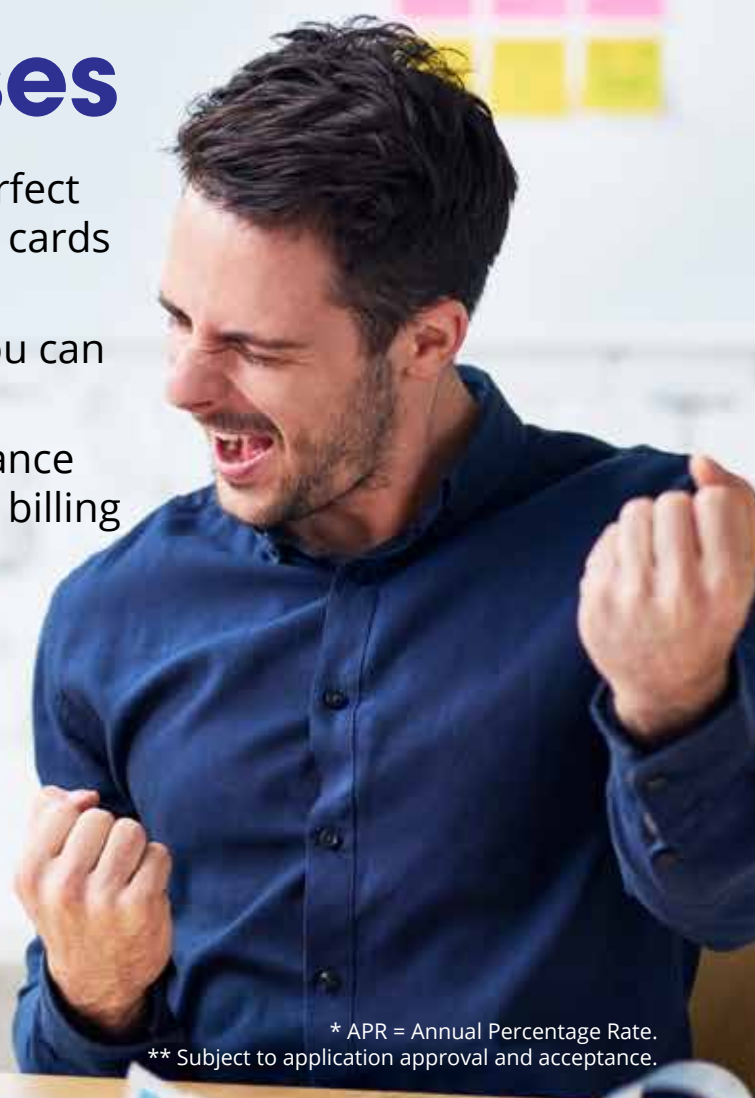
With incredibly low fixed interest rates, you can take your time to pay off your balance.

Apply now and use your Introductory Balance Transfer offer of 0% APR* for your first six billing cycles and no transfer fees.**

Apply online at www.LBCEFCU.org.



**Simple.
Sensible.
Practical.**



* APR = Annual Percentage Rate.

** Subject to application approval and acceptance.

HOLIDAY CLOSURES

Martin Luther King, Jr. Day
Monday, January 17
President's Day
Monday, February 21

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Quarter 1
2022

CEO Corner Office

Help Shape the Future of Your Credit Union

Every four years or so, the Credit Union invites members to participate in an online survey to give us an idea of how we're doing and what products and services you'd like to see. If you're like me, you get survey requests all the time and most end up in the trash, which is why we are always surprised and extraordinarily grateful for your input.

I vividly remember the comments made during our 2012 survey because I could hear you yelling, "get rid of the 25-cent fee on debit card transactions!" We heard you loud and clear, eliminated the fee, and are now seeing exponential growth in the use of our cards. We launched our first credit card in 2021, a product that you also had asked for, with very low rates and fees.

So thank you, loyal members, for sending home the message. We are just now receiving the results of our 2021 survey and while they look positive, we know many of you will provide valuable feedback that will set the direction for your Credit Union for years to come. Thank you again to over a thousand of you who took the time to help us build a better Credit Union for all. We look forward to a brighter and more prosperous New Year and wish the same to all of you!

Kathleen O'Connell
Chief Executive Officer



Our online financial workshops are offered free of charge to our members.

RSVP at [LBCEFCU.org](https://www.LBCEFCU.org)

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.

Are You Financially Healthy?

Tue 1/11/22 at 10am

Thu 1/20/22 at 5:30pm

Learn what it means to be financially healthy—which is so much more than your credit score. Determine your own Financial Health Score and learn the steps you can take to improve your financial health.

Living Trust and Estate Planning

Thu 2/10/22 at 5pm

Learn how to establish a living trust and an estate plan to distribute your assets according to your wishes. We will discuss probate and estate tax laws and how they affect you and your estate planning.

Saving With a Purpose

Fri 2/11/22 at 10am

Thu 2/17/22 at 5:30pm

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you, and overcome barriers to achieving them.

Solving the Mystery of Credit Reports

Tue 3/8/22 at 10am

Thu 3/17/22 at 5:30pm

Credit report scores hold a lot of power. They can help buy that first home but can also take away financial opportunities. Learn about credit bureaus, scoring, how to dispute inaccuracies, improving your score, and more.

TREAT YOURSELF TO A NEW CAR!

With auto loan rates as low as 1.75% APR* and no payments for 90 days**, now's a great time to treat yourself to the new car you deserve!

Apply online at www.LBCEFCU.org or speak to a Member Service Representative.

* APR = Annual Percentage Rate. ** Payment can be deferred for up to 90 days. However, interest will begin to accrue from the date the loan funds. Rates and terms are subject to change at any time. Restrictions apply. Offer ends 1/31/22.



Protect Yourself From Phishing Scams: 8 Steps To Better Security

Since the mid 1990's, email phishing scams have been on the rise. Now, there's been a massive increase in targets due to the continuing coronavirus epidemic. Email phishing continues to be the method of choice for many cybercriminals to enter your device, steal your data, identity, finances, and more. A study by Tessian finds that 96% of phishing attacks arrive via email, showing the threat is very real.

There are ways to prevent phishing. Just keep these 8 things in mind:

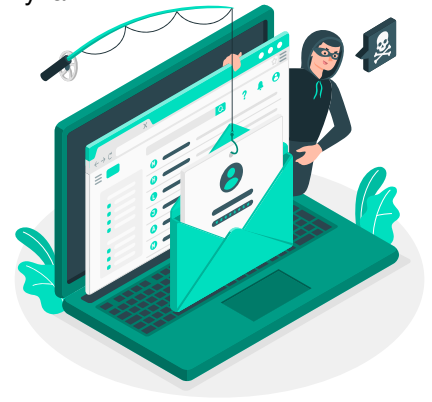
1. Red Flags Flying: Phishing emails use many tactics to grab our attention, but no matter the subject line, there are phishy mistakes that many have in common. Poor grammar and bad spelling, generic greetings, and visuals like brand logos that don't look quite right. Motivating users to open the email and act is key for hackers to succeed, so many of the subjects and content tugs at our heartstrings, elicit emotional reactions, needs an urgent response, or says you've won a contest or gift card, should all raise red flags.

2. Think Before You Click: Once the email is opened, hackers urge you to download a file, open an attachment, or follow a link. If you aren't expecting a link or attachment, suspect a red flag, or don't absolutely know and trust the sender (you can always verify the email sender), DO NOT follow instructions to act in any way. It's best to assume any attached or downloaded file is chock full of malware and the link is to a scam website. These can launch ransomware, spyware, identity and finance theft, and many other viruses on your device.

3. Protect Your PII: Your personally identifiable information (PII) can give a hacker the key to your identity. Never provide your Social Security number, bank and other financial details, or any other sensitive information an email asks for. Reputable companies don't ask for these in an email, but rather send you to a secure portal or contact you via snail mail. Provide this info over a phone call only if you're the one who initiated the call and are confident in the person on the other end of the line.

4. Truth in Websites: You can check if a business truly needs you to provide or verify PII by typing in the true website yourself. That way you'll know for certain if the request for your

PII is for real. Always verify a website is real and trusted before moving forward. Carefully check the website spelling for odd or additional characters because they always signal a fake website. Always best to type the URL yourself or create bookmarks for easy access to your most used and trusted websites.



5. Password-Palooza: Always make passwords long, strong, use numbers and special characters, and never reuse them for other accounts. In particular, especially those used for personal, financial, and work accounts. Change those passwords periodically. Scary Stats: 65% of people reuse passwords across multiple or all accounts; the average person reuses the same password up to fourteen times; 91% say they understand the risks of password reuse across multiple accounts, but 59% admit they do it anyway.

6. Enable Authentication: Two-factor authentication (2FA) should always be used whenever possible. 2FA adds a layer of authentication to logins that verify you are the account owner, and that it's really you signing-in and not a bad actor.

7. The Right Email Provider: Email services differ and some are better at screening out phishing and other spam emails than others. Make sure your choice enables 2FA, offers strong phishing and spam settings, and sends alerts if they are detected. Choose a provider that keeps your email safety a priority.

8. Look for Phishy Clues: If you suspect you've been caught in a phishing scam, act quickly. Check your email logs for any phishy logins and be sure to log out of the account. Check bank or credit records for any unusual activity and make sure any transfers you made went to the right account. If anything is out of order, contact your financial institution immediately. While you're at it, change passwords and enable 2FA right away too.

Source: SoS Daily News (<https://www.sosdailynews.com>)

Grand Prize Winner!

Congratulations to Credit Union Member, Ramon Barajas, on winning the grand prize of a 55" television in our *Fall Celebration* raffle! Ramon has been a member of the Credit Union for over 22 years!

Thank you for being a member!



You Can Put Your Wallet Away.

Make contactless and secure payments in stores, online, apps, and more.

Your Credit Union Debit Card is now enabled for Apple Pay®, Google Pay™, and Samsung Pay®.

Simply register your Credit Union Debit Card in your phone or mobile device's Wallet or Pay app and you're good to go!

Learn more at www.LBCEFCU.org.

Third party data, messaging and internet service provider fees may apply.
Apple Pay is a registered trademark of Apple Inc. Google Pay is a trademark of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.



YOUR DEBIT CARD JUST GOT SMARTER

Take charge of your debit card with these new advanced **Card Controls** available in our mobile app:

Turn your card on and off

Set spending limits

Smart alerts based on card activity

Restrict types of purchases

Download our mobile app to learn more about these new features for your debit card.



Nominating Committee Report

Long Beach City Employees Federal Credit Union will have three 3-year term vacancies on the Board of Directors in 2022. The nominating Committee has nominated three qualified candidates to fill the position. The nominees for the 3-year terms are Terry Evans, Amy Manning, and Paul Fujita.

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 18, 2022. To request petition forms, instructions and required qualifications, contact the Credit Union office.



BOARD OF DIRECTORS

Pat Burns, Chairman of the Board
Beverly Bartlow-Nieves, Vice Chairman
Paul Fujita, Secretary/Treasurer
Terry Evans, Director
Malcolm Oscarson, Director
Amy Manning, Director
Julissa Jose-Murray, Director
Sam Joublat, Director
Jeff Evans, Director

SUPERVISORY COMMITTEE

Ed Nelson, Chairman
Alan Kosoff, Vice Chairman
Robert Woods
Brandon Walker
Ana DeAnda
Matt Heady, Advisory Member
Willie Owens, Advisory Member
Ken Roberts, Advisory Member
Rachel Rock, Advisory Member

OFFICE HOURS

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

BRANCH LOCATION

2801 Temple Ave.
Signal Hill, CA 90755

www.lbcefcu.org

562.595.4725



NMLS #525616



Federally Insured by NCUA