

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

CU NewsLine



Save Up to 2% on Your Auto Loan Rate!

Bring your auto loan
at another institution
to us and save.

Ask us how!



60 month auto loan rate as low as 4.24%**.

Simply Better Auto Refinance product has a floor of 3.75%. **APR=Annual Percentage Rate. "APR As Low As" rates listed are our best fixed rates and include a .25% rate discount for Automatic Payment from an account at LBCEFCU. Actual interest rate offered may be higher and is determined by a combination of underwriting factors such as credit, income, loan-to-value and creditworthiness. Rates subject to change without notice. Limited time offer. Minimum amount to finance is \$15,000. Existing LBCEFCU loans do not qualify for this promotion. Offer and advertise rates are subject to change without notice. Membership required; membership must be in good standing.

HOLIDAY CLOSURES

Martin Luther King, Jr. Day
Monday, January 16
Presidents' Day
Monday, February 20

IN THIS ISSUE

Remembering Our Colleague
Auto Loan Rate Offer
Tips to Avoiding Scams
Find Your Nearest ATM

Discover Free Checking
Debit Card Controls
Your CU Crew Activities



Remembering Autumn



In early December, the Credit Union experienced an enormous loss with the sudden passing of our Chief Information Officer, Autumn Hoffman. Autumn joined our Credit Union team in 2016 as our Chief Lending Officer, but during our 2017 conversion to a new core processing system, it became apparent her passion was technology and she had a unique vision as to how to use it to better serve our members and create efficiency for our staff.

One of Autumn's first projects as our CIO was to refresh our website and make it more intuitive for you. She wanted your experience on our app to feel consistent with our website, so she fixed that, too. If you've ever deposited a check using your phone, you've seen some of her work. Do you have our new credit card? She did all the system programming for that. She implemented the new loan origination systems, with electronic document sharing and signatures, that have made borrowing so much easier. If you haven't seen it, take a peek at some of the new features on our app. She made it possible to apply for a loan using your phone. And on top of all that, she continued to tighten the cyber locks that keep your money and personal information safe.

Before she went behind the scenes, Autumn was out in front training our staff and members. Perhaps you were able to boost your credit score because of what you learned during her "Unlocking the Mystery of Credit Reports" class. Or maybe you learned enough in her "Buying your First Home" class to actually buy your first home. She taught many of you, but she taught us every day. She greatly believed in life-long learning and she shared her ever accumulating knowledge freely and with great patience. It was that generosity that endeared her to us all.

In a few months, we will be launching Paymentz, a superior version of the bank-owned Zelle product we are so often asked about. It was a priority and a labor of love for Autumn, and she worked days, nights and weekends to bring it to you. We had begun the testing phase when we lost her, but it remains our #1 priority, as a lasting tribute to her and a reminder of her many contributions that have kept us relevant in today's rapidly changing tech environment. She was eager to put Paymentz in your hands because she believed that with determination, imagination and hard work, credit union's could do everything banks can, but with the personal spin for which we're known.

The credit union industry has lost one of its biggest champions and innovators and our Credit Union has lost a treasured colleague and friend. We will miss her terribly.

Autumn was an advocate for education and self-enrichment, and was also a graduate of Western CUNA Management School, an institution dedicated to developing the skills of the next generation of credit union leaders. In addition to honoring her with a Paymentz launch, we are in the process of establishing a scholarship fund in her name through the school. More on that to come, but we'd like to thank the members, organizations, vendors and employees who have already offered donations in Autumn's name.



Discover Our **FREE CHECKING**

No Monthly Fees

Access to over 35 A Ms

/7 Online and Mobile Banking

Mobile Check Deposit

Apple Pay® and Google Pay™

and so much more!

Over 30,000
Surcharge-Free
ATMs Nationwide

Find the one nearest you
with our mobile app



**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



Your Credit Union team members give back to employees of the cities of Long Beach and Signal Hill! They can be found around town helping out at City events.

We were at the City of Long Beach Energy Resources Department’s Business Operations Bureau meeting to provide information about the Credit Union. We also attended the department’s Safety Meeting and BBQ to provide ice cream sundaes for the employees who work to keep the gas on and our homes warm.



City of Long Beach Energy Resources Dept.

In December, the CU Crew kept busy wrapping holiday gifts for our Members at the branch while our off-site crew visited City Hall, The Port, Long Beach Energy, DHHS, and the LBPD to do the same. We wrapped over 1,000 gifts in a two-week span!

This fun service is one of the many ways we show our appreciation for our Members.



Holiday Gift Wrap Around the City!

Our tellers and Financial Service Representatives are here to help you and they are proud to be part of Your CU Crew! We look forward to seeing you at more City events in 2023!



Tips to Keep Your Account Safe and Protect Yourself From Scams

Each year, scammers find new ways to trick people and financial institutions out of money. While some scams involve new tricks, many have been around for decades.

Of the nearly 2.8 million fraud reports, 25% indicated money was lost. In 2021, consumers reported losing more than \$5.9 billion to fraud.

Keep your account and your money safe with these quick tips about email:

- Don't always trust the sender's name. Criminals will spoof an email name to appear to be a legitimate sender.
- Check for misspelled words, bad grammar, and/or typos within the content.
- Be cautious of clicking links and opening attachments. Don't click unless you are confident of the sender or are expecting the attachment.
- Do not provide personal or account information when asked. Openly sharing information on social media can provide the necessary information to impersonate you or answer some challenge questions.
- Do not share a one-time passcode sent via text or email to your device(s).
- Check email salutations. Many legitimate businesses will use a personal salutation.
- Be suspicious of "urgent" or "immediate" response needed or "unauthorized login attempt" of your account.
- Know the IRS or Social Security Administration will not contact you by phone, email, text or social media.
- Don't believe everything you see. Brand logos, names and addresses may appear legitimate.
- Be suspicious of random or unusual groups of people (e.g., all last names begin with same letter) on the to/recipient list.
- Watch for emails or texts that appear to be a reply to a message that you didn't actually send.
- Monitor the sender's email address for suspicious URLs & domains using similar letters and numbers.
- If something seems suspicious, contact that source with a new email or phone call, rather than just responding or replying directly to the email, text, or call.
- Be wary of offers that appear too good to be true, require fast action, or instill a sense of fear.
- Never share anything related to your Credit Union account, transactional history, or identifying information.

If you receive communications from the Credit Union and you are unsure of its legitimacy, please call us at 562-595-4725. Our member service representatives are happy to help answer your concerns and make sure your account stays protected.

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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



NMLS #525616



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