

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

CU NewsLine



Spend a little too much over the holidays?

Apply for the *Simple* credit card and balance transfer to a low rate!

\$0 BALANCE TRANSFER FEE

0% INTEREST FOR THE FIRST 6 BILLING CYCLES

RATES AS LOW AS **10%** NO ANNUAL FEES



Scan to Apply or Visit **LBCEFCU.org**

*APR = Annual Percentage Rate. Terms, conditions, and qualifications apply. Purchase annual percentage rate (APR) range from 10.0% to 18.00% based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. See a member representative for full details.

HOLIDAY CLOSURES

Martin Luther King Jr. Day
January 19, 2026

Presidents' Day
February 16, 2026

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2026

CEO Corner Office

Thank You for Your Membership

We are here for our members through every stage of life and during all economic cycles.

Long Beach City Employees Federal Credit Union was founded in 1936, during the depths of the Great Depression. At a time when many banks were closing their doors or restricting lending, a group of Long Beach City employees came together with a shared purpose. By pooling just five dollars each, they created a cooperative that provided co-workers access to loans and essential financial services when they were needed most.

This founding story is more than history. It is the foundation of who we are and the values that continue to guide us today. We remain a member-owned, not-for-profit financial cooperative, existing solely to serve our members. We do not answer to stockholders or Wall Street. Our focus has always been, and will always be, you.

In 2026, we will proudly celebrate our 90th anniversary as a Credit Union. For nine decades, it has been our honor and privilege to serve our members and our community. We take great pride in helping you achieve your financial goals, support your dreams, and navigate life's financial milestones with confidence.

While 2025 brought economic uncertainty, marked by market fluctuations and questions about what lies ahead, your Credit Union remains financially strong and well-positioned for the future. With recent lower interest rates and a stable foundation, we are optimistic and hopeful for a strong and successful 2026.

Thank you sincerely for your continued trust and membership. We look forward to serving you in the year ahead and wish you a prosperous, healthy, and joyful New Year.

Kathleen O'Connell
Chief Executive Officer



NOW ONLINE!

Our online financial workshops 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.

Are You Financially Healthy?

What does it mean to be financially healthy? It is so much more than the one score everyone asks you about today – your credit score. While there are lots of ways to check this score, it's only one piece of the equation. True financial health is based on four key components: Spend, Save, Borrow, and Plan. In this workshop, you'll get a chance to confidentially determine your own Financial Health Score and the steps you can take to improve that score.

Wednesday, January 21, 2026 at 12:00pm

Building a Better Budget

A great way to check financial health and stay or get back on track after the Holiday Season. Various psychological obstacles prevent many people from starting a budget! Budgeting is not about hardship, but about reaching your goals. And the sooner you start, the faster you will reach those goals. Goals are important to all budgets. They are the final reward that encourages you to stick to your plan. Specific, Measurable, Attainable, Realistic, and Time-bound, log on to this workshop to learn the SMART way to manage your financial goals.

Wednesday, February 18, 2026 at 12:00pm

Rebuilding After a Financial Crisis

Many things in life can derail even the best money management plans. When in a financial crisis, do you act immediately? Or do you take things day by day, crossing your fingers that you can cover the bills? If you are in this situation, you may wonder if things can ever be the way they were before. Financial well-being cannot be obtained with a snap of your fingers, but with work and dedication, you can recover from a financial crisis.

Wednesday, March 18, 2026 at 12:00pm



Scams Impersonating the Credit Union

In recent months, there have been a rise in impersonation attempts by individuals posing as Long Beach City Employees FCU employees. These impostors may contact you via phone, text or email, asserting there's an issue with your account or a pressing need to change your password. They might even request sensitive details like your account or Social Security number.

Don't just rely on your Caller ID. Many scammers can spoof our phone number making the call look legitimate. These scams are not limited to just us. Other banks and credit unions are also targeted.

We will never call, text or email you to ask for confidential, personal information such as your Social Security number, password, or one-time passcodes. Never disclose this information to unsolicited callers or senders.

If you have doubts about the legitimacy of a caller, hang up immediately and contact us at 562-595-4725.

Additional Ways to Protect Yourself

Card Controls, available within our Mobile App, add another level of security to your debit cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place. You can even use Card Controls to:

- Control where, when and how your cards are used
- Turn cards on and off instantly from your phone
- Limit spending amounts to reach budget goals
- Restrict types of purchases made

Download our Mobile App and gain a new level of security and control over your money today.



What could you do with your **low-rate HELOC?**

Special Low Intro Rate
3.90% APR*
For the first 12 months

Available in January 2026

**For more information,
email mortgageloans@lbcefcu.org
or call 562.595.4725 x2096**

*APR = Annual Percentage Rate. HELOC = Home Equity Line of Credit. Introductory rate is for new approved HELOCs for the first 12 months, converting to a Variable Rate afterwards. The Variable Rate is based upon The Wall Street Journal Prime Rate ("Prime") plus a margin that is based on your creditworthiness. Current Variable Rate is as low as 7.50% as of December 18, 2025. No other discounts are available during the Introductory Period. Rates are for illustrative purposes only, are subject to change without notice, and assume a borrower with excellent credit. HELOC has a variable rate that may increase or decrease based on adjustments to the Wall Street Journal Prime Rate, which could change multiple times during the life of the loan. Maximum Loan-To-Value (LTV) ratio is 80%. Maximum loan amount is up to \$500,000. Maximum 10-year draw period and 15-year repayment. No Fee Loan Terms = \$25,000 Advance, and must remain open for a minimum of 36 months. Must be owner-occupied. Additional terms, conditions, and qualifications apply. Please ask a loan specialist for details.



Throughout the year, we spend time connecting with our employee groups to present meaningful content for our financial literacy workshops and participate in the events that are important to our members.

Open Enrollment activities at City Hall

Rain threatened the City's open enrollment activities, but staff quickly reimagined the event and relocated festivities indoors to ensure employees could access information about their benefits. More than 300 employees attended.

Fleet Services Car Show and Employee Recognition Event

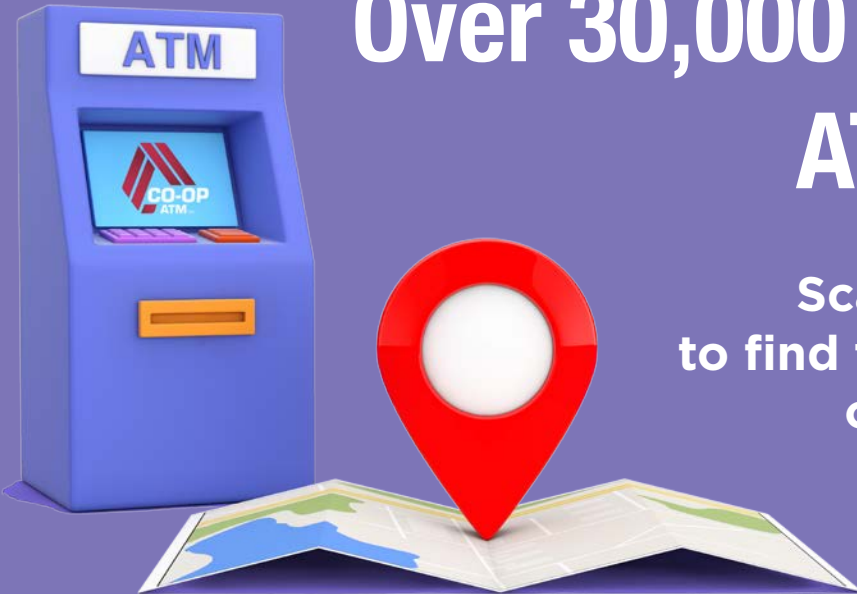
Behind-the-scenes, employees from the Fleet Services division held their annual car show and fundraiser on October 16. This is a great event that brings City employees and their specialty cars together for a fun competition, with a car show and opportunity drawings benefiting Fleet Services employees and the Employee Recognition Committee. Service Pins and commendations were presented to employees for their years of service.

2025 Gift Wrapping!

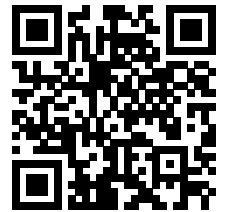
The CU Crew were busy elves this past Holiday Season, wrapping gifts for employees across the city! LB Utilities, Gas & Energy, Port of Long Beach, City Hall, & the Department of Health and Human Services brought their gifts to work to be wrapped and ready for the Holidays! We love being able to give back to our members by checking "wrapping gifts" off the "to-do" list!



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