

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

# CU NewsLine



## Stay Ahead of Fraud with **Card Controls**

**Smart Alerts to warn you  
of unusual transactions**  
**Instantly turn off your CU  
debit and credit cards**  
**Set spending limits**

Find Card Controls  
and more within our  
**Mobile Banking App**

### HOLIDAY CLOSURES

**Memorial Day:**  
Monday, May 26

**Juneteenth:**  
Thursday, June 19

### IN THIS ISSUE

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Quarter 2  
**2025**

# CEO Corner Office

## Member Appreciation Day and Fraud Protection

It's that time of year when the dedicated staff at the Credit Union starts preparing for our annual meeting and Member Appreciation Day on Wednesday, May 7. Despite all the hard work involved in the preparation, it's a wonderful event that we look forward to every year because it gives us a great opportunity to connect with our members and thank them for their loyalty. It also allows us to update our members on our financial stability and provide a sneak peek of what to expect in the year ahead.

Our Credit Union exclusively serves the employees of the cities of Long Beach and Signal Hill, along with their families. This focus on a specific group allows us to get to know our members personally. Aside from enabling us to better understand their needs, this personal attention is also beneficial if fraud occurs on a member's account.

When a member experiences fraud on their account, we are here to assist them in securing their account, recouping any fraudulent charges, and issuing a new card as quickly as possible.

The best way to prevent fraud is to take advantage of the tools we offer our members. Card Controls, available in our Mobile Banking app, allows you to set up spending limits and smart alerts to alert you and provide details about when and where your card is being used. If your Credit Union debit or credit card is lost or stolen, you can instantly turn the card off.

A new feature we are introducing is Mastercard Identity Check. Through our partnership with Mastercard, when you make a purchase online with select merchants, you may receive a one-time passcode sent to your phone or email to verify that the transaction is legitimate before the purchase is completed. This security feature will be activated for all members on May 1, 2025.

**Remember, the Credit Union will never call, text, or email you to ask for your personal information. This includes your PIN, password, and one-time passcodes.**

If you have concerns about your account's security, please contact one of our member service representatives.

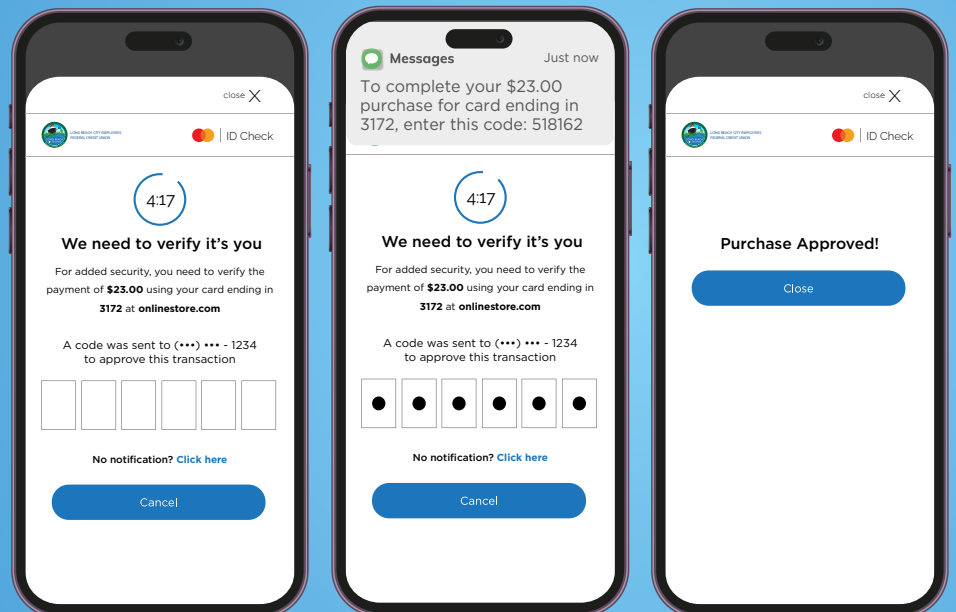
We look forward to seeing you on Wednesday, May 7, for our Member Appreciation Day and annual meeting!

Kathleen O'Connell

Chief Executive Officer

## How does Mastercard Identity Check work?

- 1 When you make an online purchase at a participating retailer, the Mastercard Identity Check service activates automatically during the payment stage of the transaction.
- 2 A one-time passcode will be texted or emailed to you. Enter this code on the payment screen.
- 3 Your identity has been verified and the payment will be authorized!



Screenshots for illustrative purposes only.



# Start your child on their path to financial responsibility

## Youth Savings Account

For youths under 13 years old

Start teaching them to save with an interest-earning savings account.

Start earning dividends with a balance over \$50.

Easily transfer money from your CU account using PaymentZ.

Access to age-appropriate seminars and workshops on financial literacy.

Receive a \$10 Target Gift Card when you open a new Youth Savings account.

## Everyday Teen Account

For teenagers up to 18 years old

Make everyday spending easier with their own debit card.

Keep track of their spending with parental access and supervision.

Easily transfer money from your CU account using PaymentZ.

Access to age-appropriate seminars and workshops on financial literacy.

Receive a \$10 Starbucks Gift Card when you open a new Everyday Teen account.



**Learn more at [LBCEFCU.org](https://LBCEFCU.org) or speak with a member representative**



## Join Us For Our 2025 Annual Meeting and Member Appreciation Day

**Wednesday, May 7, 2025**

Lunch served from 11am - 1pm

Annual Meeting starts at 12pm

**Enjoy Lunch on Us! Raffles and Giveaways!**

Festivities will be held at the Credit Union parking lot at  
2801 Temple Ave., Signal Hill.

**Over 30,000 Surcharge-Free ATMs Nationwide**

**Scan this QR Code to find the nearest ATM  
or download our mobile app**





During the first quarter of each year, we spend time connecting with our employee groups to present meaningful content for our financial literacy workshops. In addition to our monthly virtual workshops, we've had the opportunity to facilitate two important in-person events in February.



### Solving the Mystery of Credit Reports with PRM

The Parks, Recreation, and Marine - Maintenance Operations Bureau discovered how much control an individual has over their credit score! Small changes in purchasing habits and budget management can make a huge difference. Thank you for allowing us to bring this knowledge to this hard-working team!

### Scam and Fraud Seminar

The LBPD Senior Police Partners presented a very important seminar to a group of our members about scams and fraud. Retired LBPD Dispatcher and SPP volunteer Jeanne shared stories of real-life fraud and scam cases and ways our members can avoid them.



## ONLINE FINANCIAL WORKSHOPS

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

Visit [LBCEFCU.org/learn/financial-workshops/](https://lbcefcu.org/learn/financial-workshops/) to register

### Are You Financially Healthy?

What does it mean to be financially healthy? It is so much more than your credit score. True financial health is based on four key components: Spend, Save, Borrow, and Plan. With this workshop you will have a chance to confidently determine your own Financial Health Score and steps you can take to improve it!

April 8, 2025 at 10:30am April 17, 2025 at 5:30pm

### Teens and Money

We'll discuss money management, separating wants from needs, budgeting, and setting goals. Learn important lessons before embarking on your important financial decisions.

April 17, 2025 at 12:00pm

### Dollars and Sense: Managing Money for a Healthier Mind

Did you know that your financial health can significantly impact your mental well-being? Explore the powerful relationship between money and mental health by diving into how financial stress affects your emotional state.

May 6, 2025 at 10:30am May 15, 2025 at 5:30pm

### Buy or Rent: Weighing the Pros and Cons

Whether you're a first-time homebuyer, a renter evaluating your next step, or simply curious about the current real estate landscape, deciding whether to buy or rent requires careful consideration.

June 3, 2025 at 10:30am June 12, 2025 at 5:30pm

*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.*

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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](https://www.lbcefcu.org)

562.595.4725



NMLS #525616



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