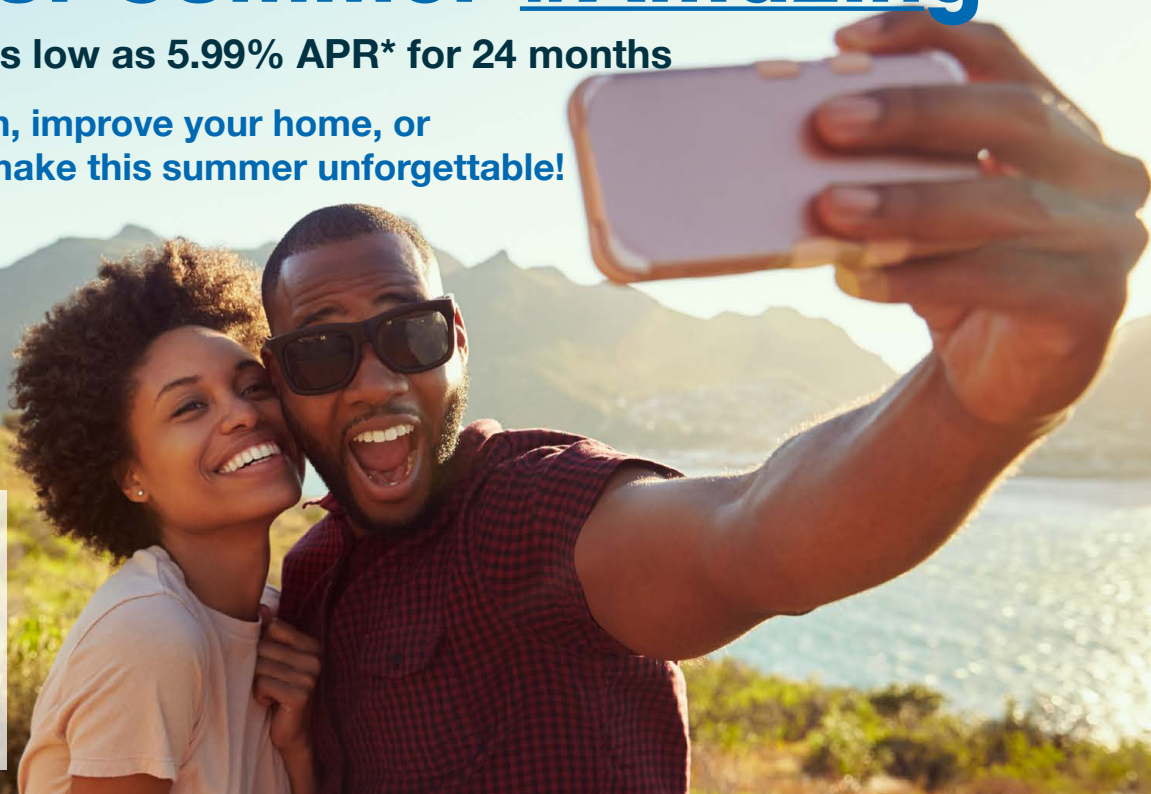


Make Your Summer #Amazing

Summer Loan rates as low as 5.99% APR* for 24 months

Go on a dream vacation, improve your home, or whatever you want to make this summer unforgettable!

*APR=Annual Percentage Rate. Rates, availability, terms and conditions are subject to change and will vary based on creditworthiness. All loans subject to approval. Additional restrictions may apply. Cannot be combined with any other offer. Summer Loan offer valid June 1, 2018 – July 31, 2018. Proof of income will be required before funding of loan. Monthly payment on \$3,000 for 24 monthly payments at 7.99% APR is \$136.11. This payment example is for illustration purposes only. Your actual payment and rate may vary. Membership eligibility requirements and membership fees may apply. Rates and terms are subject to change without notice.



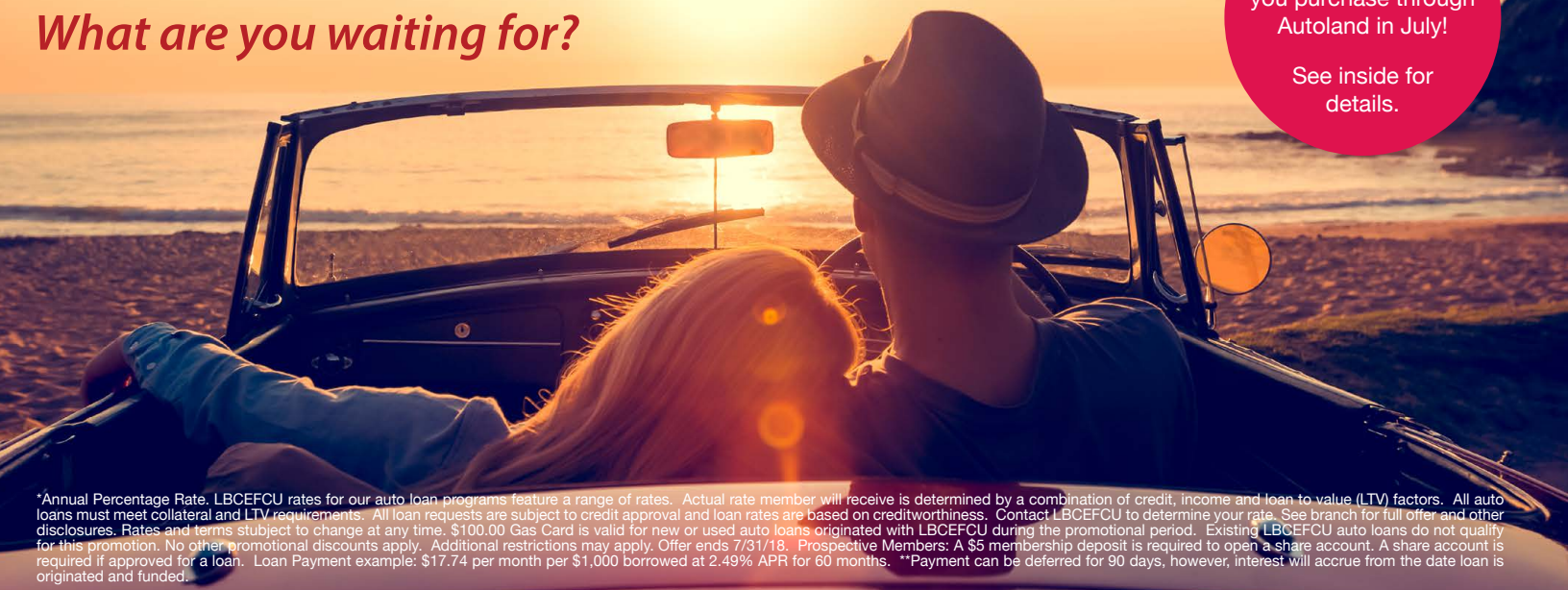
Hot Summer Auto Loans

Rates as low as **2.24% APR*** with no payments for 90 days** and a free \$100 Gas Card

What are you waiting for?

Get an additional \$100 gas card when you purchase through Autoland in July!

See inside for details.



*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 loan to value (LTV) factors. All auto loans must meet collateral and LTV requirements. All loan requests are subject to credit approval and loan rates are based on creditworthiness. Contact LBCEFCU to determine your rate. See branch for full offer and other disclosures. Rates and terms subject to change at any time. \$100.00 Gas Card is valid for new or used auto loans originated with LBCEFCU during the promotional period. Existing LBCEFCU auto loans do not qualify for this promotion. No other promotional discounts apply. Additional restrictions may apply. Offer ends 7/31/18. 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: \$17.74 per month per \$1,000 borrowed at 2.49% APR for 60 months. **Payment can be deferred for 90 days, however, interest will accrue from the date loan is originated and funded.

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

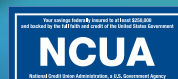
Ed Nelson, Chairman
Jeff Evans, Vice Chairman
Linda Vu
Eugene Fong
Julissa Jose-Murray
Alan Kosoff, Advisory Member

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
562.595.4725



Federally Insured by NCUA

CU NewsLine



Dream Big!

What will you do with the equity in your home?

Home Equity Loans with rates as low as 3.99% APR* and No Closing Cost.**

Apply now and we'll give you a \$100 Home Depot Gift Card when your loan funds!

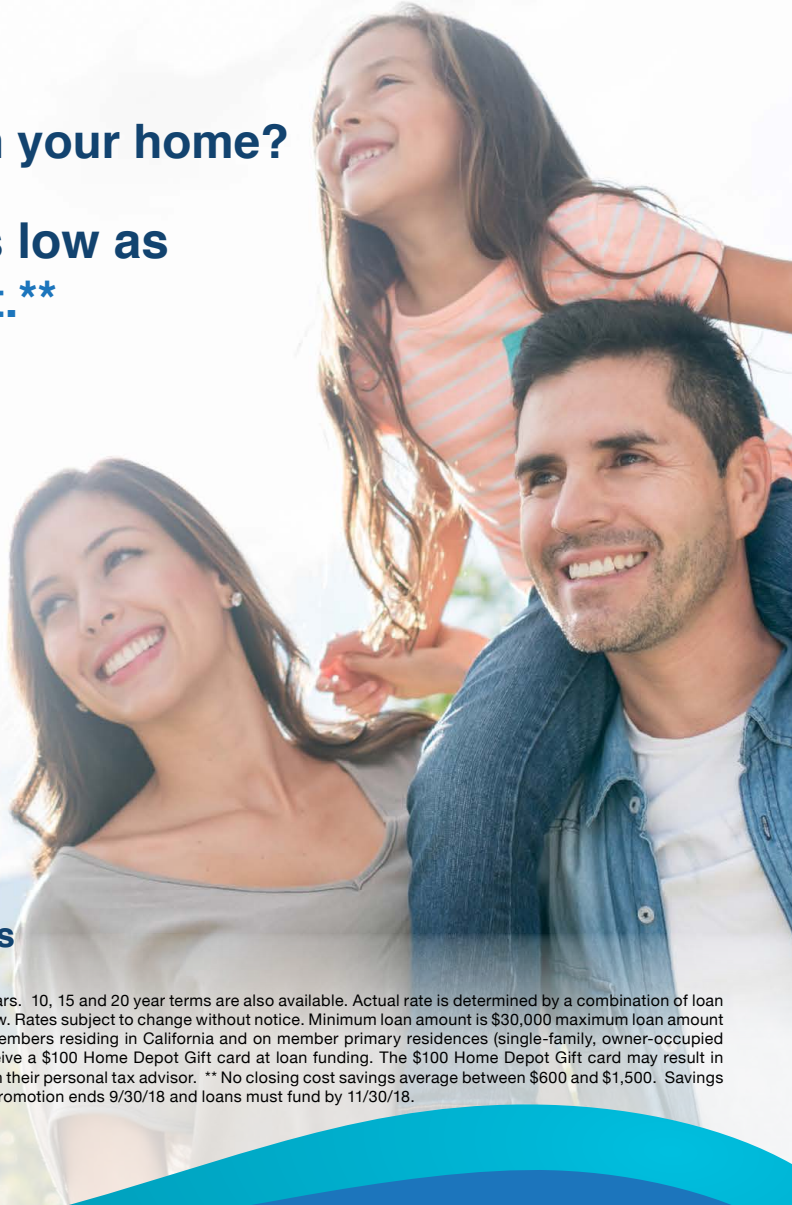


Use it to:

- Renovate your home
- Pay tuition
- Consolidate your debt
- Finance a large purchase

Ask a Mortgage Representative for more details

* APR= Annual Percentage Rate. Closed-end home equity loans with rates as low as 3.99% APR for 7 years. 10, 15 and 20 year terms are also available. Actual rate is determined by a combination of loan amount, term, creditworthiness and CLTV (Combined loan-to-value) factors. Loans subject to credit review. Rates subject to change without notice. Minimum loan amount is \$30,000 maximum loan amount is \$150,000. Loan proceeds are disbursed at one time. No pre-payment penalties. Available only to members residing in California and on member primary residences (single-family, owner-occupied detached dwellings, condos, or townhouses). Other restrictions may apply. Call for today's rates. Receive a \$100 Home Depot Gift card at loan funding. The \$100 Home Depot Gift card may result in reportable income on Form 1099-INT to the member and the IRS. We encourage members to consult with their personal tax advisor. ** No closing cost savings average between \$600 and \$1,500. Savings based on the typical closing costs that would be charged on Home Equity loans funded by LBCEFCU. Promotion ends 9/30/18 and loans must fund by 11/30/18.



- IN THIS ISSUE:**
- Dividend Increase
 - CEO Corner Office
 - Summer Auto Loans Offer
 - Home Equity Loan Offer
 - Car Buying with Autoland
 - Summer Loan Offer
 - Family Fun Days Winner
 - Summer Workshops
 - e-Services

HOLIDAY CLOSURES

- Independence Day**
Wednesday, July 4th
- Labor Day**
Monday, September 3rd

CEO Corner Office

Bringing More Value to Our Members

Every day, the team at the Credit Union works hard for our members. As a not-for-profit organization, we answer to our members, not shareholders. Our goal is to serve our community of members and give them the best value possible.

As part of that commitment, we are kicking off our **Summer Workshop Series** so members of all ages can increase their “financial fitness”. We are also building tools for our members to manage their finances conveniently. For example, our **new online member application** allows new members to apply quickly and easily. You can **sign your loan documents online** with e-Signature. We also introduced our new **Auto Loan Checks** which make it easy to finance your auto through us. And our convenient **Mobile Check Deposit** helps our members avoid trips to the ATM or branch.

And this summer, we’re offering great loan programs for personal Summer Loans, auto loans, mortgages, and home equity loans. These loans are available at very competitive rates, often lower than most banks and with more generous terms. We are also one of the few financial institutions that still offer **completely free checking and savings accounts**. There are no direct deposit or minimum balance requirements. **Free is free!**

Another way we bring value is through our partnerships with Enterprise Car Sales and Autoland. Our members enjoy great savings and an easy financing process. And this July, you can **get up to two \$100 Gas Cards** when you purchase your car from Autoland and finance it with us.

It’s really hard to beat all of this with no monthly service fees, and we do it all for our members at the Credit Union. Look for more services that bring you more value!

Kathleen O’Connell
Chief Executive Officer



Receive a \$100 Gas Card when you purchase your next vehicle at Autoland in July

 **AUTOLAND**
SHOP SMART. DRIVE HAPPY.

As a Credit Union member, you have access to great auto loan rates and a better auto buying experience with Autoland.

Autoland works for you, saving you both time and hassle to get you a fair price on a new or pre-owned vehicle you’ll love. Make car buying easy and start your vehicle search online at www.lbcefcu.org or call **800.234.6999** today to work with a personal consultant.

Earn an additional \$100 Gas Card when you combine this offer with the Credit Union’s Summer Auto Loan Promotion!

That’s \$200 in Free Gas Cards!

To qualify for this offer a new or pre-owned vehicle must be purchased from the Autoland auto buying service and financed with a Long Beach City Employees Federal Credit Union auto loan between 7/1/08 and 7/31/08. Offer subject to change or end without notice and other restrictions apply. Please speak with a Member Service Representative for full details.

Access your account. Anytime. Anywhere.

Our Online and Mobile Banking gives you easy and secure access to your account whenever and wherever you need it.

With Online and Mobile Banking you can:

- eStatements
- Online Bill Pay
- Mobile Check Deposit
- Text Alerts
- Online Fund Transfer

Visit www.LBCEFCU.org or speak to one of our member service representatives to enroll and get started today!



Our Financial Workshops are here all summer to help you plan and reach your financial goals.



Be an Informed Car Shopper	7/10/18 5-6pm
Financial Planning	7/12/18 5-6pm
Solving the Mysteries of Credit Reports	7/26/18 5-6:30pm
Personal Finance for College Students	8/4/18 12-2pm
Are You Financially Healthy?	8/23/18 5-6:30pm
529 College Savings Plan: Is it Right for You?	9/13/18 5-6pm

All workshops are held at our Corporate Office at 2845 Temple Ave. (next to the branch)

For more information or to RSVP, visit our website LBCEFCU.org.

DIVIDEND RATES ARE GOING UP ON AUGUST 1, 2018!

Balance	Current Rate*	Current APY**	New Rate* (as of 8/1/18)	New APY** (as of 8/1/18)
\$0.00 - \$50.00	None	None	None	None
\$50.01 - \$10,000.00	0.20%	0.20%	0.30%	0.30%
\$10,000.01 - \$25,000.00	0.30%	0.30%	0.40%	0.40%
\$25,000.01 - \$50,000.00	0.40%	0.40%	0.50%	0.50%
\$50,000.01 - \$100,000.00	0.50%	0.50%	0.60%	0.60%
\$100,000.01 - Up	0.60%	0.60%	0.70%	0.70%



*Dividend Rates are established by the Board of Directors and are subject to periodic change, based on current economic conditions and credit union earnings. ** (APY) - Annual Percentage Yield assumes reinvestment of principal and dividends on a monthly basis for one year at the stated dividend rate. Dividends are calculated and paid at the end of each month on all accounts with a balance in excess of the \$50.00 full share amount, utilizing the ACTUAL DAILY BALANCE, and a 365- DAY YEAR (366 days in a leap year). The credit union calculates dividends on the full balance in the account each day at the stated dividend rate that corresponds to the applicable share balance range. (APYE) - Annual Percentage Yield Earned is calculated at the end of each month (Dividend Period), utilizing the AVERAGE DAILY BALANCE and a 365-DAY YEAR (366 days in a leap year). The (APYE) is printed on your periodic Statement as a percentage and may differ from the (APY). Funds earn dividends from the day of deposit until day of withdrawal. An account closed during the month will earn no dividend for the month. If you have any questions or need any additional information, please contact the credit union office.



Congratulations to the Ginder Family for winning our Family Fun Days Raffle!

Enjoy your tickets to DiscoveryCube and \$100 Visa Gift Card!

