

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

# CU NewsLine



## We'll Beat Your Auto Loan Rate By Up to 2%!

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

**Ask us how!**



60 month auto loan rate as low as 2.49\*\*. Simply Better Auto Refinance product has a floor of 3.25%.  
\*\*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

**Independence Day**  
Monday, July 4

**Labor Day**  
Monday, September 5

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Quarter 3  
**2022**

# CEO Corner Office

## Meeting Our Community Face-to-Face Again

Summer has arrived at the Credit Union, and with a careful and gradual transition back to in-person events, we feel a sense of optimism and joy to be able to see our members and our community face-to-face again.

### Your CU Crew is Back!

While our commitment to our members never wavered during the pandemic, it's been exciting to see our community in person and support those who support us. So far this year, we have sponsored and attended numerous community events, including the Police Officers Association's (POA) annual Easter Egg Hunt, a POA fundraiser golf tournament raising money for widows and orphans, the City of Long Beach Department of Parks, Recreation and Marine with their Gratitude Walk and their training event, and Financial Workshops at Long Beach City Hall.

Perhaps the most exciting was welcoming over 300 members back to our Member Appreciation Day and Annual Meeting for the first time in two years.

We look forward to participating in more community events in the months to come and seeing more of our members face-to-face.

### Simple. Sensible. Practical.

Based on our member surveys, we see our members appreciate our simple approach to products. Like our credit card which is just a sensible card that's focused on a low interest rate without a lot of unnecessary features, we will continue to introduce additional services and products in the future with practicality, not bells and whistles, in mind. You'll start seeing our new tagline, "**Simple. Sensible. Practical.**" roll out in our advertisements and promotions in the months ahead.

We are thrilled to see what the rest of this year brings, and we hope to see you—in person—soon!

Kathleen O'Connell  
Chief Executive Officer

## Extra Cash for the Summer

*Fast and simple personal loan with  
easy terms and fixed monthly payments*

Use the money towards a family vacation,  
refresh your home, or pay off your high-  
interest debts—the choice is yours!

**Contact a Member Service Representative  
for details and to start your application.**

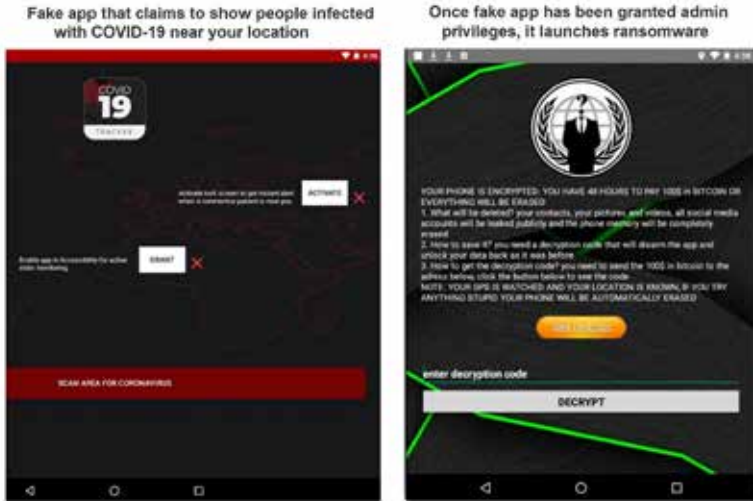




# Keeping Your Mobile Device Apps Virus Free

Courtesy of SoS Daily News, June 15, 2022

It's no secret that cybercriminals take advantage of anxiety-filled times and the current coronavirus pandemic (COVID-19) is most certainly one of those moments. The latest cybersecurity news reports that Android smartphones are being targeted with apps claiming to have up-to-date data on COVID-19. These infected apps promise the latest updates, but to unsuspecting users who download them, they also promise malware will surely be installed on your mobile device. The types of malware include spyware, ransomware, banking Trojans, keylogging, cryptojacking, and more. Keeping your mobile device virus-free can be a challenge during these times of rampant uncertainty. But know that using cyber smarts when downloading a mobile app helps keep your device healthy and virus-free too.



In a recent NBC interview with Jim Stickley, cybersecurity expert and CEO of Stickley on Security, Jim notes, "The criminals are thriving on this right now because they realize that everyone is paranoid. Everybody's kind of freaking out." He recommends a

cybersecure and commonsense approach to online activities and information-seeking.

Knowing how to vet a mobile app before downloading it is a great way of tackling malware before it's too late.

- Only use official U.S. government-sanctioned websites for COVID-19 information. Always type the domain name in yourself and never follow links in emails and texts or open attachments. They are likely fake and infected with malware.
- Always research and read app reviews first. If others make comments about problems with the app or issues with a device after downloading it, stay clear.
- Only download apps from the official Google Play, Apple App stores, or other official store and never sideload apps. These official stores scan apps for virus more thoroughly than those not in the stores before making them publicly available.
- Sideload apps from sources like third-party sites is a sure bet to put your device in harm's way.
- Keep operating system and other software updated. Updates and patches often have fixes for security bugs, so always make sure your device has the latest and greatest available.
- Be aware of app requests to access data during the download process. Permission windows pop up quickly, so make sure the information the app is asking to access makes sense. For example, most apps don't need to access your contact list, but many ask for it anyway.

Stickley also adds that overall, online awareness and safety is especially vital during the COVID-19 outbreak. He said, "The best advice I can give right now is if you receive an email or a text message and it comes from somebody you know or not and it's talking about the coronavirus and urging you to check out some sort of a link or attachment — just stop. Don't click on the link, don't open the attachment. There's just too much risk associated with these types of emails and these types of text messages."

## Home Equity Loans

One lump sum, pay back over time

Renovate your home  
Pay for tuition  
Consolidate your debt  
Whatever you want

Contact a Member  
Service Representative  
to inquire about rates  
and start the process.



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.



Police Officers Association  
Easter Egg Hunt

We assisted the Police Officers Assoc. with their huge egg stuffing operation for their annual Easter Egg Hunt! What an awesome event!

We brought lunch and connected with new employees for the City of Long Beach Dept. of Parks, Recreation and Marine during their training session.



Parks, Recreation and Marine  
Training Session



Gratitude Walk

We greeted and provided water and snacks at City of Long Beach's "Gratitude Walk" at the El Dorado Nature Center.



Member Appreciation Day

Over 300 members joined us for a fun fiesta on our Member Appreciation Day! This annual event is always a great time.

# Over 30,000 Surcharge-Free ATMs Nationwide... *One is near you!*

## ATMs in the Long Beach/Signal Hill Area:

7-Eleven Locations CSU Long Beach  
Costco SchoolsFirst FCU  
Dunkin' Donuts and many more in the CO-OP Network

Visit [lbcefcu.org](http://lbcefcu.org) to find the nearest ATM



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

562.595.4725



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