

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

CU NewsLine



Purchase your new car now before prices go up

Current new auto loan rates
as low as 5.24% APR* and defer
your first payment by 90 days

Take advantage of this offer while it lasts
Apply online at LBCEFCU.org

*APR=Annual percentage rate. "As low as" rates are our best fixed rates and include a .25% rate discount for Automatic Payment. Actual rate may differ. Additional terms, conditions, and qualifications apply.

HOLIDAY CLOSURES

Independence Day:
Friday, July 4

Labor Day:
Monday, September 1

IN THIS ISSUE

Letter from the CEO
Auto Loan Offer
Stay Safe Online
ATM Finder

Your CU Crew Activities
Simple Credit Card Offer
Financial Workshops Schedule

Quarter 3
2025

CEO Corner Office

We Appreciate Our Members!

By now, you've heard me tout the many benefits of credit unions over traditional banks. One key difference is that we are not in business to profit from our members. We don't answer to Wall Street or worry about our stock price. Our sole mission is to provide value to our members and offer banking services at fair and competitive rates.

That's because credit unions exist to serve you. This past May, we held our annual Member Appreciation Day and Annual Meeting, where we celebrated and thanked our members for their continued support. It's also a great opportunity for our members to visit with co-workers and credit union staff on a more personal level.

Just as importantly, members learned about the Credit Union's financial stability and what the future holds. And they can help shape that future. Every member has a vote in the election of our board members who represent the membership and serve as their voice in key decisions. Nominations for Board Members occur during January and February and the results are announced during the Annual Meeting.

At the Credit Union, our members are more than just customers. They're our shareholders. That means we work for you. You are appreciated. You have a voice. And you are what makes us great.

Thank you for your continued loyalty to the Credit Union.

Kathleen O'Connell
Chief Executive Officer



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/ to register

Mastering the Gig Economy

If you do gig work, you know how tricky it can get on the money management side of things. In this jam-packed presentation you'll learn how to take control of your financials and get actionable steps for simplifying healthcare, retirement, taxes, budgeting, savings, and more.

July 8, 2025 at 10:30am | July 17, 2025 at 5:30pm

Raising a Money Smart Kid Back to School Edition

Earning money, spending and saving are important lessons children learn very early on in life. This session will help guide parents on effective ways to educate children about financial responsibility that can last a lifetime.

August 12, 2025 at 10:30am | August 21, 2025 at 5:30pm

Finances for New Families

Getting married. Having kids. These are natural progressions in life for many, but also present new financial situations and decisions to make immediately, and for the long term. This session will help you discover, prioritize, and design a workable plan for your family's goals and lifestyle.

September 9, 2025 at 10:30am | September 18, 2025 at 5:30pm

Federal vs. Private Student Loans

This workshop explains key differences between federal and private student loans, and compares eligibility, interest rates, repayment plans and more. Participants will learn how to choose the option that best suits their needs.

October 7, 2025 at 10:30am | October 16, 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.

Purchases Made *Simple*.

Introducing the new *Simple* card.

\$0 BALANCE
TRANSFER FEE

0% INTEREST FOR THE
FIRST 6 BILLING CYCLES

Plus...

Rates as low as 10.75% APR* on purchases

No Annual Fees

No Foreign Transaction Fees



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

*APR = Annual Percentage Rate. Terms, conditions, and qualifications apply.
Purchase annual percentage rate (APR) range from 10.75% 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.



Quick Tips to Staying Safe Online

Hackers are becoming more aggressive with scams and attempts to access your private information, especially now that so much is accessible online. Here are some tips to help keep your accounts safe:

Use Strong Passwords

A strong password combines upper and lower case letters, numbers, and symbols, and should not be easy to guess. It can also be a simple sentence. Change your passwords regularly, and never write them down or share them. Consider using a password manager to keep track of complex passwords.

Links Aren't Always What They Seem

Be cautious when clicking links in emails. If the email is from an unsolicited company, it's safer to type the web address directly

into your browser. The text of a link can look legitimate but may lead somewhere else.

Don't Share Personal Information via Email or Text

Scammers can make emails and texts look convincing. Be suspicious of any request for personal information like account numbers, Social Security numbers, or passwords—even if the message appears to come from a trusted company.

Verify Websites Carefully

Always double-check that the website address matches exactly with the one you intended to visit. Fraudulent sites can look identical to legitimate ones.

Don't Download Unexpected Attachments

Email attachments can carry harmful viruses or malware. If you weren't expecting an attachment, verify its legitimacy before opening it. Keep your antivirus software up to date.

Log Out When You're Done

Always log out of websites when you're finished, especially on shared or public computers. Simply closing the browser window may not fully protect your account.

Monitor Your Accounts

Regularly review activity on your Credit Union, credit card, and other financial accounts—either online or through monthly statements. Report any unauthorized transactions immediately.



Over 30,000 Surcharge-Free ATMs Nationwide

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





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.

Annual Credit Union Youth Day

On Saturday, April 7th, we hosted 25 kids and parents in our branch for our annual Youth Day where we stress the importance of financial education for the younger generation. The highlight of the event was our game, "The Price is... ?" This "gameshow" walked participants through prices and hidden costs for items popular with tweens & teens. The younger group had a fantastic time making piggy banks and playing games. Congratulations to the winner of our Youth Month promotion drawing was Heartly Hopkins! She and her family received a Plus Membership to the Aquarium of the Pacific.



City of Long Beach Public Service Appreciation

On May 6th, we attended an event at City Hall celebrating Public Service Appreciation Week. More than 300 employees participated in the event held in the Civic Center Plaza. This gathering provided a valuable opportunity for employees to network with one another and to refresh their knowledge of the benefits available to them.

Member Appreciation Day & Annual Meeting

Another successful Member Appreciation Day and Annual Meeting was held on May 7th. We celebrated and thanked our Members with lunch, served by our CU Crew and staff. Members also participated in raffles for prizes.

Public Works Appreciation Breakfast

On May 21st, Public Works Employees gathered at the beautiful Queen Mary in the Grand Ballroom. We assisted the organizers with the event that recongized these Employees for their years of service and contributions to the Department.

Parks, Recreation & Marine's Recreation University; and Employee Recognition Committee Picnic

We joined the Parks, Recreation, Marine, and Animal Care Services Team at their annual Employee Recognition Committee picnic. This competitive team hosts *Battle of the Bureaus* field day games each year to win a perpetual trophy. This year, we are excited to participate in the festivities by running a membership drive competition! Check with your bureau head for more details.

BOARD OF DIRECTORS

Jeff Evans, Chairman
Ana DeAnda, Vice Chairman
Malcolm Oscarson, Secretary
Brandon Walker, Treasurer
Beverly Bartlow-Nieves, Director

Pat Burns, Director
Rachel Rock, Director
Alan Kosoff, Director
Chris Garner, Director

SUPERVISORY COMMITTEE

Aida Honey, Chairman
Ed Nelson
Matt Heady
Omar Ramos
Robert Pfingsthorn
Heather Hamilton, Advisory Member
Jared McIntosh, Advisory Member

Office Hours: Monday - Friday: 9am to 5pm
2801 Temple Ave., Signal Hill, CA 90755
lbcefcu.org • 562.595.4725



NMLS #525616



Federally Insured by NCUA