

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

CU NewsLine



Discover the new products and services from the Credit Union during our *Fall Celebration Week!*

Join Us — October 11 - 15

Visit our branch between 12pm and 5pm where our representatives will be on-hand to show you some of our new products and services at the Credit Union, including the introduction of our new credit card!

Win a 55" LED TV!

Enter our Fall Celebration raffle where you could win great prizes! Visit the branch during our Fall Celebration Week to enter.

Entries must be received by 5pm PST on 10/15/21. No purchase necessary. Visit lbcefcu.org for full raffle rules and details.

Can't Make It To The Branch? Join Us Online!

You can see all the great new products and services at www.LBCEFCU.org.

You can also enter our Fall Celebration raffle online from October 11 - 15.



SHRED DAY

10/16/21

If you have documents with sensitive information that you need destroyed, visit us at our parking lot on **Saturday, October 16, between 8:00am and 12:00pm** for our Shred Truck! Availability is limited, first-come, first-served.

Please visit our website for important details and safety protocols.

HOLIDAY CLOSURES

Veterans Day: 11/11 (Open until 12pm)
Thanksgiving: 11/25 - 11/26
Christmas Day: 12/24
New Year's Day: 12/31

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Quarter 4
2021

CEO Corner Office

Simple. Sensible. Strong.

Throughout the Credit Union's history, we have remained true to our mission to create products and services that bring value to our members.

In October 2021, we will be launching our new credit card. We reviewed what the credit card competition was doing, such as offering points or cash back, and decided the greatest value to our members would be a Simple, Sensible and Practical low fixed-rate card with no annual fee. Please look for a credit card offer in your mailbox or reach out to us online or by phone at 562-595-4725 to apply.

In 2021, the Credit Union experienced a steady increase in debit card usage, with members conducting more than 142,600 transactions per month using their Credit Union debit card. We are certain you will experience the same level of convenience with our credit card. And to provide you with an added sense of security, we have added a few features to both cards.

First, you can now access Apple Pay, Google Pay and Samsung Pay on your phone using your digital wallet and either your debit or credit card, avoiding the need to circulate your plastic. The Credit Union is also offering free fraud alerts that will help you stay on top of suspicious activity in near-real-time. You are automatically enrolled so we will contact you when we see something out of the ordinary for you. Please promptly follow the instructions you receive with the alert.

Finally, you can proactively safeguard your card by accessing card controls on our mobile app. This free service allows you to turn your cards on or off to prevent fraud. You can also set spending limits based on merchant type or amount, or set alerts to notify you, in real-time, of transaction processing.

The Credit Union will continually look for opportunities to make your banking experience as simple and safe as possible.

Kathleen O'Connell
Chief Executive Officer

WE JUST LOWERED OUR MORTGAGE RATES!

Interest rates are falling at the
Credit Union!

We just lowered our mortgage
rates to incredible lows!

Rates as low as:

2.125% / 2.236% APR*
10 YEAR FIXED RATE

2.250% / 2.327% APR*
15 YEAR FIXED RATE

2.500% / 2.561% APR*
20 YEAR FIXED RATE

2.750% / 2.794% APR*
30 YEAR FIXED RATE



Call Us

562.595.4725 x2096



Apply Online

www.lbcefcu.org



Visit the Branch

*APR = Annual Percentage Rate reflects the effective cost of your loan on a yearly basis, taking into account such items as interest, most closing costs, and loan origination fees. Advertised interest rates and annual percentage rates (APRs) are based on our current refinance pricing for a maximum loan amount of \$548,250 with loan to value 70% or below and are for informational purposes only. Rates, program terms, and conditions are subject to change without notice and may be subject to pricing add-ons related to property type, occupancy type, loan amount, loan-to-value ratio, and credit score. Other restrictions and limitations may apply. Jumbo loans are available for loan amounts greater than \$548,250. Call the Credit Union for rates and terms available. Loan available for primary residences (single-family, owner-occupied detached dwellings, condos or townhomes) and in California only. All home lending products are subject to credit and property approval. Long Beach City Employees Federal Credit Union is committed to protecting the privacy of our members. To find out how we collect and use your personal information, please see our Privacy Policy. Please contact us with any feedback at mortgageloans@lbcefcu.org (do not include confidential information, such as your member number). NMLS #525616



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.

Using Credit Cards Wisely

A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, participants should learn smart ways to handle their credit cards and take a disciplined approach.

Tuesday, October 12, 2021
10:30am

or

Thursday, October 21, 2021
5:30pm

Living Trust and Estate Planning

Learn how to establish a living trust to avoid probate and distribute assets according to your wishes.

Thursday, November 4, 2021
5:00pm

Rebuilding After a Financial Crisis

A job loss, a medical crisis, or other hardship can send a normal financial situation into a tailspin. Participants will learn how to get their finances back on track, including budgeting, repaying debt, rebuilding credit, establishing emergency savings, and replenishing retirement savings.

Tuesday, November 9, 2021
10:30am

or

Thursday, November 18, 2021
5:30pm

IS THIS THE YEAR YOU'LL
FINALLY TREAT YOURSELF
TO A NEW CAR?
LOOK FOR OUR HOLIDAY AUTO LOAN OFFER SOON!



“Jennifer Draper always greets with a warm welcome. She is very professional, fast, and friendly. I am always very thankful for Jennifer's service.

I feel like more than just a Credit Union member. I feel like family.”



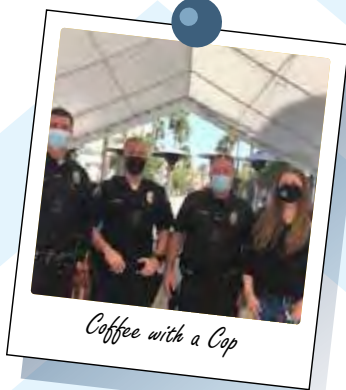
David Estell
Credit Union
Member of 1 Year

*Thank you for
being a member!*



Your Credit Union team members give back to employees of the cities of Long Beach and Signal Hill!

Your **CU Crew** can be found around Long Beach and Signal Hill helping out at city events. Take a look at some of the great things they've done recently!



Your CU Crew supporting Coffee with a Cop in Downtown Long Beach

The Credit Union supplied water and Gatorade for the players at the annual Daryll Black Memorial Softball Tournament



Daryll Black Memorial Softball Tournament



Wishlist Items for Ronald McDonald Long Beach House

Credit Union Staff and members collected items on the "Wishlist" for the Ronald McDonald Long Beach House



Free In-Branch *Holiday* Gift Wrapping

December 16, 17, 20, 21, 22, 23 from 9am – 5pm



Get ready to make your holiday dreams come true.

Look for your Holiday Loan Check in the mail soon!

Qualifications, terms and conditions apply. Not all members will qualify to receive a Holiday Loan Check.

BOARD OF DIRECTORS

Pat Burns, Chairman of the Board
Beverly Bartlow-Nieves, Vice Chairman
Paul Fujita, Secretary/Treasurer
Terry Evans, Director
Malcolm Oscarson, Director
Amy Manning, Director
Julissa Jose-Murray, Director
Sam Joublat, Director
Jeff Evans, Director

SUPERVISORY COMMITTEE

Ed Nelson, Chairman
Alan Kosoff, Vice Chairman
Robert Woods
Brandon Walker
Ana DeAnda
Matt Heady, Advisory Member
Willie Owens, Advisory Member
Ken Roberts, Advisory Member
Rachel Rock, Advisory Member

OFFICE HOURS

Monday - Friday:
9:00am to 5:00pm

BRANCH LOCATION

2801 Temple Ave.
Signal Hill, CA 90755

www.lbcefcu.org

562.595.4725



NMLS #525616



Federally Insured by NCUA