

Roll Call



Celebrating 75 Years

LOS ANGELES
POLICE
FEDERAL CREDIT UNION

March 2011

Let LAPFCU Assist You With... Planning For Your Future

Get sound advice on investment and retirement options!

Planning for your future doesn't have to be difficult or overwhelming, especially when you use Los Angeles Police Federal Credit Union's financial planning resources. Let us help you make sense of investing options and create a personalized financial plan that works for you.

Our CUSO* Financial Representative, Eric Stever has been working with LAPFCU members since 2002. He can assist you with retirement planning options and tax advantage strategies** such as:

- DROP rollover options
- Deferred compensation rollover options
- IRA and Roth IRA contribution plans

- College savings plans
- Personal savings plans

Eric will help you understand your own requirements and options so that you can come closer to achieving your financial goals. Call today for a complimentary financial consultation at 877-MY-LAPFCU (877-695-2732), press 7.

Don't forget to take advantage of our free online financial management tools at lapfcu.org - PATROL Online Banking, electronic Bill Pay, direct deposit / ACH transfer, *FinanceWorks*TM budgeting software, and mobile banking at mobile.lapfcu.org.



*First consultation is complimentary. Please consult a qualified tax consultant for tax advice. Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. LAPFCU has contracted with CFS to make non-deposit investment products and services available to credit union members. **For specific tax advice, please consult a qualified tax professional.

Free Financial Check-up

Have you ever wondered how much you can save on your current loan or whether your saving accounts are making the most of your money?

If you have, then come on in to any LAPFCU Branch and ask for a FREE "Savings Snapshot." We'll show you a detailed analysis of your existing loans and deposit accounts at other financial institutions and compare them to similar options at LAPFCU, so that you can see the difference in savings.

▶ Visit any LAPFCU Branch or call 877-MY-LAPFCU for more information.

Low Payment Guarantee – Refinance & Save *If we can't lower your payment, we'll pay you \$100!**

LAPFCU has a new "Low Payment Guarantee" program designed to save you some cash each month by lowering your current vehicle payment when you refinance with us. **If we can't lower your monthly payment, we'll pay you \$100!***

You could save substantially on your monthly payment by switching to LAPFCU if your current loan is financed with another lender and has a balance of

\$5,000 or more. Also, current model year autos financed elsewhere may qualify for our low, new auto loan rates.*

You have nothing to lose! Apply today through CUFFS Online Loan Application at lapfcu.org, call 877-MY-LAPFCU, press 3 or visit any LAPFCU Branch.



"How Much More Can I Save on My Auto Loan": Check out our new calculator at lapfcu.org. See how our rates compare to the market average and find out how much you can save by financing or refinancing with LAPFCU.

*Loans must currently be held with another lender with a minimum balance of \$5,000 or more. Existing LAPFCU vehicle loans are not eligible for this promotion. Leases are not eligible. Subject to credit qualifications. The terms of the new loan may be extended in order to lower payments resulting in increased interest payments. Rates, terms, and conditions subject to change without notice. Certain restrictions apply. Offer valid through December 31, 2011.

Introducing LAPFCU Business Services

The Right Financial Partner for Your Business Needs

LAPFCU now offers business services. Just as LAPFCU has been there for your personal financial needs, **we're now able to support the financial needs of your business with:**

- **Competitive savings programs:** Dividend and non-dividend bearing business checking accounts, business money market account and, business share certificates and savings accounts
- **A full line of lending solutions:** Vehicle loans, commercial real estate loans, revolving lines of

credit and equipment loans

- **The automation your business needs:** Business online banking and CODE 3 automated telephonic banking

Call 877-MY-LAPFCU today to schedule an appointment to discuss your business' needs with one of our business services representatives. When you meet, we'll give you a free "Strategic Thinking" guide which can help you to operate your business more efficiently.

LAPFCU 2011 Scholarship Program

If you are an LAPFCU member age 17-22 and enrolled in an accredited university, college, junior college or trade school for the 2011 Fall Semester, you qualify to apply for an LAPFCU scholarship award. We'll be giving away thousands in scholarships to nine deserving young members. **All entries must be postmarked by Saturday, April 2, 2011 to be considered.** So pick up your application today at any LAPFCU Branch, call 877-MY-LAPFCU or visit lapfcu.org and click on Education to download the application.



Partners in Community Program Video Contest

Attention members working for the police departments, enter your division in our Partners in Community Program video contest for a chance to win \$750.

Any sworn or civilian unit may submit a video telling us, in 75 seconds or less, why LAPFCU should award a prize to your

division. For example, you may want to talk about your community programs, or department or division needs. All entries will be posted online for member voting and the three divisions receiving the most votes will win \$750 each. **Deadline to submit videos is Friday, May 13, 2011.** For more information, visit lapfcu.org.

FREE Wills & Trusts Workshop

Due to popular demand we're bringing back our Wills and Trust workshop! Whether you're just getting started with basic estate planning or you have specific complex needs, you'll benefit from the knowledge of our expert speakers during this informative, free workshop.

Join us on **Tuesday, April 26** from **6 - 7:30 p.m.** at **The Beverly Garland**

Holiday Inn, North Hollywood, and learn:

- How a Will protects your loved ones by allowing you to name a guardian for your children or specify who will inherit your estate
- The strategic advantages of creating a Living Trust
- How to manage your property and assets and protect them from probate

- Steps you can take now to safeguard your family's future



Don't miss out on this important information, reserve your seat now!

Contact Natalie Nahas at rsvp@lapfcu.org or call 877-MY-LAPFCU, ext. 346.

"Consumer Disclosure" NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN RAFFLE. One LAPFCU member will be awarded \$250 which will be deposited to their share account. Any eligible member in good standing, 18 years of age or older may enter. All LAPFCU employees, volunteers and their family members are ineligible to participate. Winner will be notified on Monday, December 19, 2011. Odds of winning are based upon the number of entries. Based upon the Credit Union's estimate of 330 entries, odds of winning are 1:330.

Los Angeles Police Federal Credit Union is a financial institution with over \$736 million in assets exclusively serving active and retired, sworn and civilian employees of Los Angeles City Police, their families and select police-related groups.

www.lapfcu.org

24/7 Member Service Call Center
877-MY-LAPFCU (877-695-2732)

For account inquires or access:

- Visit PATROL at www.lapfcu.org
- Call Code 3 Automated Telephone Banking at 877-MY-LAPFCU, Press 2

To apply for a loan:

- Visit CUFFS at www.lapfcu.org
- Call our 24-7 Lending Center at 877-MY-LAPFCU, Press 3

BRANCH OFFICES

Van Nuys Branch (Main Office) and Communications Center
16150 Sherman Way,
Van Nuys, CA 91406
8 a.m. to 5 p.m., Monday - Friday
9 a.m. to 1 p.m., Saturday

Academy Branch
1880 N. Academy Dr.,
Los Angeles, CA 90012
8 a.m. to 5 p.m., Monday - Friday

Brewer Branch

3650 Martin Luther King Jr. Blvd.,
Suite 185, Los Angeles, CA 90008
8 a.m. to 5 p.m., Monday - Friday

Manchester Branch

5651 West Manchester Ave.,
Los Angeles, CA 90045
8 a.m. to 5 p.m., Monday - Friday

Senior Executive Staff

G. Michael Padgett, President/CEO
Carol Martin, Sr. VP, Operations & Member Relations/COO
Ed Hada, Sr. VP, Finance & Administration/CFO

All inquiries or comments regarding this newsletter should be addressed to the Marketing Department at marketing@lapfcu.org.

All loans are subject to approval of credit. We conduct business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All rates are subject to change.

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