



Roll Call



A Smart Way To Pay For The Things You Need Now

LAPFCU Personal Loans - Great rates and terms!

Could you use a little extra cash? Los Angeles Police Federal Credit Union can help you pay for the things you need with loans that feature affordable payments and low rates. Our personal loans can help:

- Pay off high interest credit card debt
- Consolidate expenses and make one convenient payment each month rather than numerous payments
- Finance college tuition with the option to defer payments
- Buy a new or used car at a low rate and term
- Get cash for home improvements

LAPFCU's Freedom All-Purpose Loan gives you the flexibility to repay your loan at a rate and term that won't inconvenience you. Our personal lines



of credit give you instant access to funds when you need them and our share loans provide a low interest loan secured against funds in your share account. Plus, we offer low interest rates and deferred repayment options on our student loans.

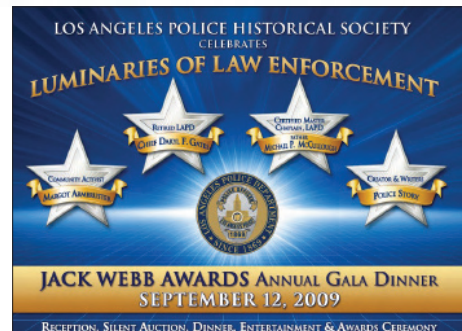
Get the cash you need now! Call 877-MY-LAPFCU (877-695-2732), press 3 or apply through CUFFS, our 3-minute online loan application at www.lapfcu.org.

Despite Tough Times, Our Members Are Fulfilling Their Financial Obligations

LAPFCU wants to commend its members. We're pleased to report that despite tough economic times, our members are still paying bills on time which means they are committed to keeping their finances in shape – despite the economy.

LAPFCU wishes to share some good practices:

- **Pay Bills Automatically.** Gain peace of mind by setting up automatic bill payments so you never have to pay another late fee again. **Tip:** LAPFCU's Bill Pay is a free online service that can send you payment reminders and automatically pay your bills at your scheduled date.
- **Stay in control of your finances.** By listing all of your saving goals and periodic expenses, you'll be able to track and control where
- **your money is going! Tip:** LAPFCU's FinanceWorks™ is a free online financial management tool that manages all your LAPFCU and non-LAPFCU account information in one place, tracks your spending habits, budgets, and organizes and keeps track of your bills. Access FinanceWorks™ through PATROL Online Banking at www.lapfcu.org.
- **Pay off debt.** If your expenses are more than your income, you need to cut back on unnecessary spending and reduce expenditures. If you can afford it, make larger than minimum payments. **Tip:** LAPFCU offers FREE debt management through Money Management International for LAPFCU members and their family. MMI can help you evaluate your debt situation, identify options, and even negotiate with



We're Selling Jack Webb Dinner Tickets!

Stop by any LAPFCU branch and purchase your Jack Webb Awards Dinner Tickets!

The 2009 Jack Webb Awards Annual Gala Dinner will be held at the Sheraton Universal Hotel on Saturday, September 12, 2009. Festivities will include a reception, silent auction, dinner, entertainment and awards ceremony.

For details, call 877-MY-LAPFCU (877-695-2732) or visit www.lapfcu.org.



creditors on your behalf. Call 866-272-4735 or visit www.lapfcu.org, click on the Education tab, then visit Credit & Debt Management.

Having trouble making your LAPFCU loan payments? Call our Collections Department today at 877-MY-LAPFCU (877-695-2732). We'll work with you in an effort to find a beneficial solution. The sooner we talk, the sooner we can try to proactively resolve your situation before it becomes worse.

LAPFCU and American Red Cross® Blood Drive

LAPFCU invites you to make a blood donation* on Friday, August 14 from 9 a.m. – 3 p.m. at our headquarters at 16150 Sherman Way, Van Nuys 91406. **One donation can save up to 3 people's lives!**

RSVP Today! Call 818-779-3342 or email Laura Hixson at lhixson@lapfcu.org.

*To donate blood you must be at least 17 years old, weigh 110 lbs. and be in good health.



CU On Vacation Travel Agents Get You The Best Deals!

When it comes to planning a vacation getaway, you may think, "What can a travel agent do for me that I can't do for myself on the internet?" You might be right if you're just booking a flight from Los Angeles to Las Vegas, but if you're planning a detailed vacation such as a cruise or a destination getaway, a travel agent's expertise can be critical.

CU On Vacation travel agents have relationships with travel suppliers, so they have access to deals and discounts you can't get on your own. Agents are knowledgeable and active in the industry and are able to tailor your arrangements to your vacation objectives, personal interests and budget concerns. They can even book entertainment such as excursions, show tickets and restaurant

reservations. And, if something goes wrong on your trip, you can call your CU On Vacation travel agent and he/she can assist.

Before your next big getaway, make things easy on yourself - have an idea of where you'd like to go, figure out your budget and time parameters. Based on this basic information, your agent can make several exciting recommendations that suit your budget and timeline.

LAPFCU members can enjoy exclusive benefits offered through CU On Vacation being offered through Montrose Travel. Members can save up to 15% off air fare, up to 70% off cruises and more. For more information, call 800-440-8464 or visit www.lapfcu.org.

Important Reminder When Vacationing Abroad With Your Debit or Credit Card

LAPFCU wants you to enjoy your summer vacation to the fullest. Ideally, this is your time to relax and enjoy yourself without any delays or interferences, especially from your debit or credit card. If you are traveling outside the United States, please

notify us at 877-MY-LAPFCU (877-695-2732) so we can make note and continue to process your debit or credit card transactions. Otherwise, out-of-country charges may raise suspicion and can result in a temporary hold being placed on your account.

Coming Soon: Annual Election of Directors

The Annual Election of Directors is approaching. Any qualified member who wishes to be considered for nomination may submit a written request to LAPFCU's Executive Committee at the Credit Union's main office in Van Nuys at 16150 Sherman Way, no later than 4 p.m. on Friday, September 4, 2009.



Los Angeles Police Federal Credit Union is a financial institution with over \$731 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 Hours and Lobby Hours

Van Nuys Branch (Main Office)

Communications Center

16150 Sherman Way
Van Nuys, CA 91406

7:15 am to 6:00 pm, M, W, F

7:45 am to 4:00 pm, Tu, Th

Academy Branch

1880 N. Academy Dr.

Los Angeles, CA 90012

7:45 am to 4:00 pm, M – F

Brewer Branch

3650 Martin Luther King Jr. Blvd.,
Los Angeles, CA 90008

8:15 am to 4:30 pm, M – F

Manchester Branch

5651 West Manchester Ave.,
Los Angeles, CA 90045

7:45 am to 4:00 pm, M – F

Executive Staff

G. Michael Padgett, President/CEO

Carl 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 877-MY-LAPFCU.

All loans 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.

Holiday Closings

Labor Day – Monday, September 7

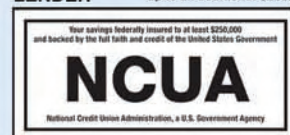


CU SERVICE CENTERS.

The Member-Friendly Financial Network



ASI
American Share Insurance
Your deposits are privately insured up to an additional \$250,000.



Federally insured by the NCUA

