

Roll Call



Celebrating 75 Years

LOS ANGELES
POLICE
FEDERAL CREDIT UNION

September 2011

GIANT PRE-OWNED CAR SALE!

On **September 17 and 18**, you can choose from over 125 certified pre-owned vehicles with exclusive LAPFCU prices and special sale-only up to 0.50%* financing discount at our Member-only Car Sale.

Watch your mail to see if you receive a special key. If that key turns the lock box at the sale, you're the winner of a brand new **Mercedes-Benz C300!**** And, it's guaranteed that one lucky LAPFCU Member has the winning key.

This sale is fun for the whole family with music, food and giveaways, including **free \$5 Starbucks® gift cards** for the first 50 members to arrive each day.***

With over 125 vehicles to choose from, there's something for everyone. Each automobile comes with a free CARFAX® report and Kelley Blue Book® pricing, and up to 125% financing is available.†

For more information, call **877-MY-LAPFCU** or visit lapfcu.org.

SALE LOCATION:

Ahmanson Recruit Training Center
5651 W. Manchester Ave.,
Los Angeles, CA 90045

DATES AND TIMES:

Saturday, September 17, 9 a.m. – 6 p.m.
Sunday, September 18, 10 a.m. – 5 p.m.



*Special promotional 0.50% Annual Percentage Rate discount on fixed rate financing valid only when you purchase a vehicle and obtain an auto loan from LAPFCU at the sale event location on September 17th or 18th, 2011. Special promotional 0.50% APR discount includes 0.25% sale-only discount and 0.25% automatic payment discount. Cannot be combined with any other offer. All rates, terms and promotional offers are subject to change without notice. Restrictions may apply, ask for complete details. **OFFICIAL RULES: - NO PURCHASE NECESSARY TO WIN. Value: \$26,000 One prize: 2011 Mercedes-Benz C300. One entry per household. Participants must be 18 years of age or older and possess a valid CA Drivers License. To qualify, the eligible contestant must have been the randomly pre-selected winner who received the winning key by mail and brought it to the location during the contest dates. Odds of winning the vehicle are 1:18,150. Prize will not be awarded if the pre-selected winner doesn't attend during the contest dates. If your key fits the lock box, turns and completes a one quarter turn (left or right), you will be the winner of the vehicle. Any applicable local, state, or federal taxes as well as license are the responsibility of the recipient. This offer is non-transferable. LAPFCU and sweepstakes sponsor, Cars-net, Inc. have neither made nor are in any way responsible or liable for any warranties, representation, or guarantees, expressed or implied, relative to any prize. The giveaway prize is awarded by Cars-net, Inc. Photograph may not exactly depict the vehicle awarded. Sponsor does not express or imply any endorsement of the products or services nor vouch for the quality of the products or services. Your decision to purchase any of the products or services should be made only after careful consideration. Cars-net, Inc. and Los Angeles Police Federal Credit Union are not responsible for lost, late, misdirected, damaged or postage-due key mailers. All employees, volunteers, agents and representatives of the sponsor and Los Angeles Police Federal Credit Union, as well as family members of same, are ineligible to participate. Void where prohibited by law. Contest participants can only bring their contest key for entry during sale hours: Saturday September 17, 2011, 9 am to 6 pm and Sunday, September 18, 2011, 10 am to 5 pm. You may contact the sponsor, Cars-net, Inc., at 714.701.9186 for the information on the contest results. ***One \$5.00 Starbucks Card per household. Gift Card cannot be redeemed for cash. Offer good only at Sale. Gift Cards available while supplies last. Starbucks, the Starbucks logo and the Starbucks Card design are either trademarks or registered trademarks of Starbucks U.S. Brands, LLC. Starbucks is not a participating partner or sponsor in this offer. †125% financing of retail value, including tax, license, document fees and service maintenance contracts, on approved credit.

Lower Your Payments and **SAVE**



LAPFCU invites you to lower your loan payments and save. Simply contact us or stop by a branch and ask for a free "Lower Your Payments" consultation.

We'll analyze your current loans with other lenders. You'll then be given a personalized "Total Savings Snapshot" comparison, detailing various options – and you'll receive **free gift!*** for your time.

LAPFCU may be able to help you consolidate and/or lower your monthly mortgage, vehicle and personal loans, and credit card payments. Our Low Payment Guarantee ensures we will lower your monthly auto loan payments or you receive **\$100.****

Call us at **877-MY-LAPFCU (877-695-2732)** or visit any branch to see your potential savings today.

*While supplies last. **To qualify for low-payment guarantee program, you must have an auto loan financed at another institution with a minimum outstanding balance of \$5,000.00. Number of payments may be extended to lower the payment. Offer subject to change at any time without notice. May not be combined with any other offer. Cannot be applied to existing LAPFCU loans. Restrictions apply. Ask for complete details.

Free Secure Recycling Days Are Back!

Safely dispose of old documents and electronics in an environmentally-friendly way. Bring us your paper, computers, hard drives, printers, TVs, etc. and be confident these items will be securely recycled -- we'll even shred paper right on site. When you do, we'll give you **two free recycle tote bags!***

See below for days, times, and locations. Visit lapfu.org for a complete list of acceptable items. For more information, contact Mark Reyna at 877-695-2732 x 303 or mreyna@lapfcu.org.

DATE AND TIME	LOCATION	ADDRESS
Wednesday, September 28 9:30 a.m. – 1:30 p.m.	Academy Branch	1880 N. Academy Drive Los Angeles, CA 90012
Wednesday, October 5 9:30 a.m. – 1:30 p.m.	Brewer Branch	3650 Martin Luther King Jr. Blvd. Los Angeles, CA 90008
Wednesday, October 12 9:30 a.m. – 1:30 p.m.	Manchester Branch	5651 W. Manchester Ave. Los Angeles, CA 90045
Wednesday, October 19 9:30 a.m. – 1:30 p.m.	Van Nuys Branch	16150 Sherman Way Van Nuys, CA 91410

*Available while supplies last.

Family Finance & Estate Planning Workshops Slated

Mark your calendar for two complimentary October workshops designed to benefit every member of your family.

- **Family Fun Finance Day** – Slated For Saturday **October 1**, from 10 to 11:30 a.m., LAPFCU will provide three concurrent workshops to teach your children – and help you to educate them – about the importance of financial responsibility.

- **Estate Planning** – On Thursday, **October 13**, from 6 to 7:30 p.m., we will teach members about the importance of estate planning. Learn about wills and trusts, as well as how to invest appropriately in today's volatile market – to ensure you and your loved ones have a secure future.

Visit lapfcu.org or call **MY-LAPFCU (877-695-2732)**, ext. 346 for complete details.

Los Angeles Police Federal Credit Union is a financial institution with over \$751 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.



Win up to **\$750** in our..

I ♥ MY CU Video Contest

Show your love for LAPFCU for a chance to win up to \$750!* Help us celebrate 75 years of service by submitting a short video (75 seconds or less) about why you "♥" us.

Members will vote on their favorite videos and determine the first, second and third place winners, who will receive \$750, \$500 and \$250, respectively.* It's that simple!

Go to lapfcu.org for complete rules and to submit your video before September 30! And remember: We ♥ you too!

*NO PURCHASE NECESSARY TO ENTER OR WIN. Must be an LAPFCU member age 15 or older and in good standing to participate. Parental permission to participate required for all members under 18 years old. All LAPFCU employees, volunteers and their family members are ineligible to participate. Entries must be submitted by September 30, 2011. Voting concludes on October 24, 2011. Limit one entry per member. Odds of winning based upon number of entries received. Winners will be notified by phone on Friday, October 28, 2011. Only videos relevant to the theme will be accepted. LAPFCU has the right to decline or remove any video, for any reason, at any time. Subject to change without notice at any time. Restrictions apply, ask for complete details. Visit <https://secure.lapfcu.org/Contest.html> for complete rules.