

November

Roll Call



LOS ANGELES
POLICE
FEDERAL CREDIT UNION

November 2009

We Want YOU!

...to Share the Benefits of Membership With Family and Colleagues

Refer a qualified family member or colleague to LAPFCU and **your** reward will be twofold. With each referral you make, we'll pay you \$25* when each person establishes a membership. Once they do, **they'll** get \$25** too.

Your referrals will enjoy great rates on mortgage, auto, education and personal loans. They'll also receive excellent rates on checking and savings accounts, share certificates, money market funds and

IRAs. Our 24/7 online account access and a host of other benefits make your referral a gift that yields perpetual rewards.

LAPFCU was created exclusively by and for the Los Angeles police family, so our programs are developed with your specific needs in mind. That's what we've been all about since 1936.

Call 877-MY-LAPFCU (877-695-2732) or refer someone online at lapfcu.org.



*You must be 18 years or older to qualify for the \$25 referral bonus and must also refer someone 18 or older to qualify for the \$25 referral bonus. Qualifying referral members under 18 will receive a free gift valued at under \$10. **To receive the referral bonus, new referred members must open either a Performance Checking (minimum opening deposit of \$25) account with direct deposit, a term share Certificate (minimum opening deposit of \$500) or take out a loan that closes before Dec. 31, 2009. Offer ends Dec. 31, 2009.

'Score For Four' Makes It Happen Zip Around in an Affordable New Car

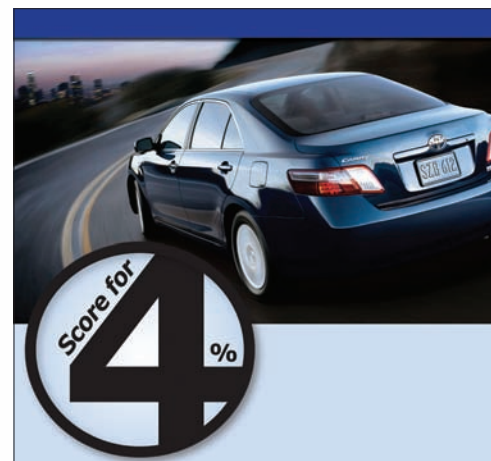
There's no better time to buy your dream car, thanks to our new auto loan program, "Score For 4." With rates as low as 4.00% APR* for up to 72 months, you can enjoy manageable payments and lower the overall costs of a new car.

Now is the time to buy!

- **Galpin Pick Your Sale Day** - Choose any day in November to visit any Galpin dealership - Ford, Mazda, Honda, Jaguar, Mercury, Lincoln or Volvo - and receive additional incentives. When visiting Galpin,

simply say, "I'm an LAPFCU member and today is my sale day!"

- **Special Tax Deductions** - Permitted for new vehicle purchases made between Feb. 17 - Dec. 31, 2009**
- **End-of-year deals** - Great buys on 2009 close-outs
- **Quick approvals** - FREE pre-approval takes minutes with our CUFFS online process
- **Convenience** - Shop with Autoland, our concierge car buying service
- **LAPCUSO insurance services** offer low-cost comprehensive coverage for home, business, auto and more***



Hurry, the program ends Dec. 31, 2009. Visit lapfcu.org for a FREE pre-approval or call 877-MY-LAPFCU (877-695-2732).

*APR=Annual Percentage Rate. Fixed 4.00% APR for up to 72 months includes 0.25% automatic payroll deduction and 0.25% member loyalty rate discount. (Payment example: A vehicle with a purchase price of \$35,800 and \$0 down at 4.00% APR would require monthly payments of \$560.10 for 72 months.) Rates are valid for new loans on new vehicles to LAPFCU. Rates are based on applicant's credit history. Rates may change at any time. Ask for complete details. **Consult your professional tax advisor for complete details. ***For complete details please contact the LAPCUSO representative. Bichlmeier Insurance has been selected as our partner. Services are not offered or performed by LAPFCU staff.



Visit Us at the New Police Administration Building for All Banking Services

Los Angeles Police Federal Credit Union is coming to PAB this November! We'll be on hand to answer questions, provide assistance with accounts, take loan applications and offer membership enrollment.

Plus: We have a free gift for you, so stop by! Check lapfcu.org for dates and times or call us at 877-MY-LAPFCU (877-695-2732).

Tis the Season for Credit Card Awareness

As the holidays approach, especially in this economy, it's important to be mindful of living within your budget. With awareness and care, you can use your credit and credit cards wisely to avoid big surprises when you open the bills in January.

Knowing your limits, using a budget and getting creative about gift sources will help you survive a challenging season. With discipline and forethought, your holiday spending can be joyful, too. Here are some tips for smart credit use:

- Know your APR or interest rate so you're aware of what the total charges on holiday spending will be.
- Stick to a gift budget. Determine how much you'll spend on each person on the holiday list and don't overspend.
- Check your credit card limits and balances before shopping so you

- know your budget boundaries.
- Prior to making a cash advance on a card, find out what the interest charges and cash advance fees are.
- Take advantage of retailers' incentives when using your cards. Many offer discounts if you charge the items.
- If possible, calculate the total you've charged for holiday spending and plan to pay it off when the January bill arrives.
- Visit the Money Management International Web site (www.moneymanagement.org) to access resources and tools for budgeting, credit help and smart holiday spending.

LAPFCU offers credit cards at 2.99% APR for six months, plus low non-variable or variable* rates. There are no annual fees, we offer incentive rewards and you can transfer balances** from high-



interest cards and save even more. Visit lapfcu.org for details and to get a FREE approval now.

*Rate may increase after inception of loan. **Transfer fee may apply.



Zero Point Mortgages Available

LAPFCU now offers zero point mortgages, meaning that home ownership is more affordable than ever, especially with our low rates on adjustable (rate may change after inception of the loan) or fixed rate loans! We offer an array of mortgage plans, including loans with points, all designed to save you money over time.

You can also refinance your home with

a zero point loan. 2010 can be a new start financially, beginning with a new mortgage that makes home ownership more manageable. Think of the freedom you'd have making lower payments!

Apply online NOW and visit lapfcu.org to see our current loan rates. Or better yet, call 877-MY-LAPFCU (877-695-2732) for a FREE consultation.

Merry Money Account Reminder

This year, all funds from Merry Money Accounts will be distributed to your designated account on **Monday, November 16**, just in time for holiday shopping.

Holiday Closings

Veteran's Day – Wednesday, Nov. 11
Thanksgiving – Thursday, Nov. 26 and Friday, Nov. 27

Los Angeles Police Federal Credit Union is a financial institution with over \$737 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

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 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.

Federally insured by NCUA



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