

Roll Call



Celebrating 75 Years

LOS ANGELES
POLICE
FEDERAL CREDIT UNION

November 2011

Lower Your Payments and **SAVE**

With LAPFCU's Platinum Reward Visa® Credit Cards

With the holidays just around the corner, LAPFCU has a great seasonal savings solution for its members: Our Platinum Rewards Visa Credit Card.

The Platinum Rewards Visa card can help you save money and earn rewards, while enjoying convenience and security.

If you have credit cards with high interest rates, transfer your balances to our Platinum Rewards Visa card. There are no balance transfer fees, and you'll enjoy **0.00% APR for 6 months on all purchases**, and low variable rate thereafter.* Save on interest and

simplify your finances by consolidating your debt.

But that's not all. You'll also receive reward points just for using your card. Redeem your points for holiday gifts – brand-name merchandise, travel, or even cash back!**

So be a smart shopper this holiday season, and shop with the card that saves and rewards, the LAPFCU Platinum Rewards Visa. It's easy to apply online for your Platinum Rewards Visa in just minutes at lapfcu.org. Or, call **877-MY-LAPFCU**.



*Introductory rate applies to only new cardholders. 0.00% APR available for the first 6 months of the Visa account, after that the APR will be 9.15% - 14.24% based on your credit worthiness. APR effective October 24, 2011. This variable APR will vary with the market based upon the Prime Rate. Rates may change at any time without notice. **Cash rebates applied as a credit to share account balances. Restrictions may apply, ask for complete details.

Feeling Fatigued by Fees?

These days, many consumers are feeling fatigued by bank fees. But did you know that there's an alternative to the big banks, and big fees? It's true. Your non-profit credit union is member-owned, not Wall-Street-owned. And, it offers many of the conveniences of a big bank.

For example:

- **Free checking** accounts and **free debit cards**
- **Free online banking** and free mobile banking



- **28,000 surcharge-free CO-OP Network® ATMs** nationwide
- **4,400 shared branch locations** nationwide

With so much savings and convenience, isn't it time you considered making a switch?

Stop by your nearest branch or call **877-MY-LAPFCU** to learn more about the LAPFCU difference, or to *make a switch now* and send a message to the big banks.

ATTENTION: City Employees with Payroll Deduction

If you work for the City of Los Angeles, and you have part of your paycheck automatically deposited at LAPFCU (i.e., payroll deduction), please contact us by November 2 if you haven't done so already.

Due to changes within the City's payroll system, we must update your payroll deduction information.

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If You Haven't Tried PATROL Online Banking Recently...

If you haven't accessed our free PATROL Online Banking recently, it's definitely worth a try. We've made many improvements that make managing your finances a snap; with even more options, convenience and simplicity.

PATROL Online Banking lets you check balances, review account history, pay bills and more – all from the convenience of your homepage. It also includes *FinanceWorks™*, a powerful budgeting software.

Upgrades include:

- Redesigned and customizable homepage with helpful “widgets” that put everything you use most right at your fingertips.

- Free, money-saving purchase rewards at places where you already shop, when you use your debit card.
- Make transfers to and from your accounts at other financial institutions and brokerages, or send payments to anyone with an account number, email address, or text-message enabled phone

With your access to PATROL Online Banking, you'll get free mobile banking too, giving you even greater control over your accounts.

It's all free and secure, so try it today. Take it for a test drive by viewing the demo on our website or call **877-MY-LAPFCU (877-695-2732)** to get started.

ATTENTION: City Employees with Payroll Deduction

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Please come to a branch or give us a call at **877-695-2732** so that we can help you complete the necessary form(s) and avoid any interruptions in deposits or loan payments.

If we don't hear from you before November 2, your LAPFCU deductions will be cancelled and included in your net paycheck. Thank you for your cooperation.

Free Workshop!*

Debt Management and Consolidation

If you're feeling overwhelmed by debt and don't know where to start, or even if you just want to manage your debt more efficiently, our free workshop is a must attend event for you.

You'll learn how to change the way you think about debt, develop positive habits, create a disciplined plan, strategically compare and evaluate your options, work

with lenders and creditors and much more.

To obtain this valuable information for free, RSVP for our workshop today. Call **877-695-2732 x 346** or email rsvp@lapfcu.org.

Refreshments are included and all attendees are automatically entered into a **\$250 prize drawing.****

Debt Management and Consolidation Workshop

Tuesday, November 8
6 – 7:30 p.m.

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

*All workshop dates and times subject to change or cancellation without notice. **“Consumer Disclosure” NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN RAFFLE. One LAPFCU member who attends any workshop in 2011, will be awarded \$250 which will be deposited to their share account. Eligible members must be 18 years of age or older, in good standing and attend an LAPFCU workshop in 2011, will be entered into drawing. All LAPFCU employees, volunteers and their family members are ineligible to participate. Drawing will take place and the 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 \$741 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 CUFS 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.



Your savings federally insured to at least \$250,000 and backed by the full faith and the credit of the United States Government.