

# Roll Call



LOS ANGELES  
POLICE  
FEDERAL CREDIT UNION

December 2009

## *We're Changing Hours and Trying Out Saturdays*

In our continuing effort to better serve our members, Los Angeles Police Federal Credit Union will begin a three-month test of new Saturday hours at **all** branches, beginning in January. The Saturday banking trial period runs Sat., Jan. 9 to Sat., Apr. 3. Saturday banking hours are 9 a.m. to 1 p.m.

If the trial period proves successful, we'll consider including Saturdays in standard hours of operation. Come into the branches on Saturday for special gifts!

Plus, for your convenience, we're standardizing our Monday through Friday branch hours beginning Monday, Jan. 4.

**New business hours at all branches are Monday through Friday 8 a.m. to 5 p.m.** Temporary Saturday hours are 9 a.m. to 1 p.m.

Please call 877-MY-LAPFCU (877-695-2732) if you have questions or if we may assist in any way.



**LAPFCU Wishes to Congratulate and Welcome Our New Chief Of Police Charlie Beck.**

## *Use Your Debit Card Wisely*

Your debit card will undoubtedly get a workout this holiday season, so it's wise to practice common sense and care when choosing debit and/or credit options for payment. These tips can guide you through the hectic card-charging season ahead and help you avoid mistakes.

**DO** closely monitor all your accounts during the holidays and make sure all your contact information, including your cell phone number and email, are current with LAPFCU.

Reviewing your most recent information can protect you from costly losses due to fraud. If your debit card is lost or stolen,

it must be reported within two business days to limit liability to \$50. If a lost or stolen debit card is reported within 60 days, liability can go up to \$500. If an unauthorized transaction is not reported within 60 days of the statement date, you may be responsible for the charges.

**DO** protect your PIN number. When making a purchase, be sure to shield the keypad to avoid anyone seeing your PIN.

**DO** click "credit" and sign for payments instead of providing your PIN number. LAPFCU extends the same zero-liability protection to debit cards as they do to credit cards.

## **Toy Drive Under Way**

Our holiday toy drive to benefit Project Living Hope is a chance for you and your family to make this season joyful for children in need.



new, unwrapped toys for children up to 17-years-old.

Visit any LAPFCU branch until Dec. 11 and bring your gift for the lobby bin. Your contribution will brighten the holidays for the area's underprivileged children.

In collaboration with LAPD Mission Area Station, the Annual Christmas Toy Giveaway Celebration seeks donations of

## **Visit Us At PAB**

LAPFCU is at the new Police Administration Building (PAB) in December each Tuesday from 9 a.m. to noon in Room 662. Visit us with all your account needs. Plus: We have a free gift for you, so come on by!



# Beware of Phishing Scam

The latest email phishing scam which has proliferated the internet involves Bank of America. LAPFCU members are advised to be aware of what appears to be an official request for personal information. **Do not respond to this email, as it is fraudulent.** It states that your account has been temporarily limited due to "several failed log-in attempts."

The email then asks you to verify information "to protect your identity." A form asks you to fill in highly sensitive

personal data, including Social Security number, date of birth and address.

If you receive these types of requests from any financial institution, you are encouraged to contact the institution to verify the legitimacy of the request (most financial institutions do not make these types of requests online).

We encourage you to also log on to the Federal Trade Commission Web site at [www.ftc.gov](http://www.ftc.gov) for more information on phishing and identity theft.

## Review Your Investments Before The New Year 2010 Changes Could Affect Your Strategy and Portfolio

Impending changes in laws and regulations could have a significant impact on your investments, estate and savings. That's why it's critical you review your portfolio with a knowledgeable, experienced professional.

Fortunately, LAPFCU members are entitled to a free consultation and portfolio evaluation with our in-house financial representative\*, Eric Stever.

For example, new rules for Roth IRA conversions could affect you substantially, and being prepared could make all the difference.

Contact Eric and set up your free appointment today. He has considerable experience in advising members of their most advantageous financial options. Call 877-MY-LAPFCU (877-695-2732), ext. 7, option 2. Or email [estever@lapfcu.org](mailto:estever@lapfcu.org).



\*Investments offered through CUSO Financial Services, L.P. (CFS) an independent broker/dealer, are not NCUA/NCUSIF insured, are not guaranteed by the credit union and may lose value. Financial representatives are not employees of LAPFCU and are registered through CFS (member FINRA/SIPC).

### Holiday Closures

LAPFCU will be closed over the Christmas holiday, Thursday, Dec. 24 and Friday, Dec. 25. We will also be closed on Friday, Jan. 1. Our entire staff wishes you a very happy and safe holiday season.

## Go Green for the Holidays and Give LAPFCU CA\$H PACKS

Looking for the perfect holiday gift? For \$25 you can buy a CA\$H PACK – (25 one-dollar bills) padded in a stylized checkbook. \$50 packs (10 five-dollar bills) are also available. Festive and

always appreciated, they're a unique gesture of your holiday spirit.

A limited number of CA\$H PACKS will be available only in branches beginning Dec. 7.

**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](http://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](http://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](http://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.