



Roll Call



Take Control of Your Finances for *FREE* with *FinanceWorks™!*

Managing your finances is the foundation to achieving your long-term goals. However, it can be difficult to achieve these goals without a budget, savings plan or managing your debt and credit. Los Angeles Police Federal Credit Union (LAPFCU) can help you target your financial trouble spots and take control of your finances with our *FREE* on-line financial management tool – *FinanceWorks™*.

FinanceWorks™ has great benefits:

- FREE to LAPFCU Members 24/7!
- See ALL your financial account information in ONE place
- See if you live within your means
- Set up a budget
- Understand your spending habits
- Avoid being overdrawn
- Track your *RealBalance™* - includes cleared and upcoming transactions for an accurate balance
- Manage all your bills and receive payment reminders

Get your finances in shape today! To begin, visit *FinanceWorks™* within PATROL Online Banking. Input all your bank accounts to get the most accurate financial information by selecting "Add" from the "My Accounts list." For more information call 877-MY-LAPFCU (877-695-2732) or visit www.lapfcu.org.



New Exclusive Member Vacation Discount Program - CUonVacation!

We know our members love to travel. This is why LAPFCU is excited to introduce CUonVacation – an exclusive travel savings program offered through Montrose Travel.

Montrose Travel is a full service Travel Management Company that offers savings and member benefits such as:

- Specialty honeymoon and romantic travel division
- Free flight insurance - \$100,000
- Visa and passport services



For more information or to book your vacation online, anytime, day or night, visit *Membership & Benefits* at www.lapfcu.org and click on *CUonVacation* or



Scholarship Application Deadline

Don't miss out! We're giving away thousands in scholarship awards! The deadline to submit 2009 Scholarship applications along with essay and transcripts is Friday, April 3. Applications are available at all LAPFCU branches or can be downloaded from the Education section of www.lapfcu.org.

LAPFCU Protects Its Members Against Recent Card Fraud

LAPFCU and hundreds of other financial institutions across the country were recently the victims of a major fraud incident. A merchant processor's system was breached and some debit and credit card numbers were compromised.

The good news is that as a result of LAPFCU's diligent efforts with its card servicing companies and law officials, not one of our members experienced any loss of funds.

Even better, the point of compromise has been identified and it was determined that none of our cardholder's Social Security numbers, personal identification numbers (PIN), ad-

resses or telephone numbers were involved in this breach.

A malicious software intrusion at a major merchant processor's system caused the breach. At this time Visa® and MasterCard® networks continue to monitor this situation. Also, the United States Secret Service and Department of Justice are among those investigating the case as "a widespread global cyber fraud operation."

Fraud and identity theft are always areas members should be aware of. To learn more about how to protect yourself (and what to do if you become a victim of identity fraud), please visit the Security Center at www.lapfcu.org.

Why You Need an Investment Representative

Almost every major life event is likely to have impact on your finances. During these important times it makes sense to talk with an Investment Representative. Here are a few different situations where you may benefit from the services of one:

- 1. Organize/Manage Finances** – A busy life can have you neglecting your finances. An Investment Representative can get your life in order with recommended strategies to help you accomplish your life goals.
- 2. Marriage** – You may have a second income to count on, but do you need assistance in managing dual incomes?
- 3. Divorce** – An Investment Representative can design an equitable settlement that will serve you for the long term.
- 4. Inheriting Money** – An Investment Representative can help you make sound decisions on how to spend and invest your money.
- 5. Retirement** – A plan can be designed to support your retirement goals.
- 6. Education** – With the rising cost of education, it's important to

know your options, plus financial aid and tax considerations*. Tip: LAPFCU offers student loans.

- 7. Financial Crisis** – Financial uncertainty due to job loss, serious illness, legal problems or natural disaster is a good reason to see an Investment Representative.
- 8. Buying/Selling A Home** – Get assistance with common concerns such as what type of mortgage to get, repayment terms, how much you should borrow, tax ramifications* and whether you should pay points.
- 9. Death of a Spouse** – Questions about insurance, investments and retirement plans may arise, making this a critical time to be fully informed and know your options.

Get your finances on track with a complimentary financial check-up through CUSO Financial Services** Investment Representative, Eric Stever. To make an appointment, call 877-MY-LAPFCU, press 7.

*Please consult a qualified tax consultant for tax advice.
**Investments offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer (member FINRA-SIPC), are not NCUA/NCUSIF insured, are not guaranteed by the credit union and may lose value. CUSO Financial Representatives are not employees of LAPFCU and are registered through CFS.

Los Angeles Police Federal Credit Union is a financial institution with over \$691 million in assets exclusively serving active and retired, sworn and civilian employees of the LAPD and their immediate families since 1936.

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

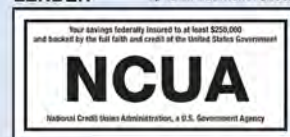
G. Michael Padgett, President/CEO
Carol Martin, Sr. VP,
Operations & Member Relations/COO
Ed Hada, Sr. VP,
Finance & Administration/CFO

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.



CUSO SERVICE CENTERS.
The Member Friendly Financial Network.



Federally insured by the NCUA