



LOS ANGELES  
POLICE  
FEDERAL CREDIT UNION

# Roll Call



## Give the Gift of Membership

*The holidays are a great time to show how much you care – encourage your loved ones to sign up for membership today!*

If you enjoy your membership, isn't it time to let your family and partners in on the secret?

As a member, you know that Los Angeles Police Federal Credit Union (LAPFCU) has great rates, financial convenience and the friendly service you know and trust, plus the feeling of owning your financial institution and being part of the family, not just a number.

### ...Our Partners Benefit Too!

Now through December, when you refer an eligible family member who joins LAPFCU, you can designate a \$5 donation in their name to one of our partner LAPD organizations:

- Los Angeles Police Historical Society
- Los Angeles Police Protective League
- Los Angeles Police Revolver and Athletic Club
- Los Angeles Police Memorial Foundation
- Los Angeles Police Foundation

Your family and partners can sign-up online at [www.lapfcu.org](http://www.lapfcu.org), call 877-MY-LAPFCU (877-695-2732) or you can visit any branch lobby and complete a referral form.



## We're Still Making Loans!

Don't be dismayed by news reports that say lending is a thing of the past. LAPFCU is open for business and is making loans to qualified members.

As we did not participate in past sub prime or exotic loan activities which have created headaches today, we

have not suffered the great losses experienced by others and are well-capitalized to thrive in today's tough economy.

If you need a vehicle, personal or mortgage loan, visit [www.lapfcu.org](http://www.lapfcu.org) or call 877-MY-LAPFCU (877-695-2732).

## Member Fiscal Fitness Program

LAPFCU is excited to introduce a new benefit available for all members, employees, and their immediate families - free credit counseling and related services through Money Management International (MMI). MMI can help you evaluate your debt situation, identify options, and even negotiate with creditors on your behalf.

- Free 24/7 credit counseling via a

toll free number

- Debt Management Plan creation
- Housing counseling
- Assistance with budgeting and financial goal setting

For MMI credit counseling call 866-272-4735 or visit [www.lapfcu.org](http://www.lapfcu.org).

To speak with an LAPFCU Member Service Representative, call 877-MY-LAPFCU (877-695-2732).



# NCUA Insurance Increased

Share insurance limits have increased! As required by the Emergency Economic Stabilization Act of 2008, The National Credit Union Administration (NCUA) share insurance protection increased from \$100,000 to \$250,000. This change will remain in effect until December 31, 2009.

**To learn more about your insurance protection** - The National Credit Union Administration (NCUA) has a new hotline and an online Share Insurance Tool Kit to help.

- **Call toll-free 1-800-755-1030, extension 1** from 8 a.m. to 6:30 p.m. (EDT) Monday - Friday
- **Online Share Insurance Tool Kit** - [www.ncua.gov/ShareInsurance/Index.htm](http://www.ncua.gov/ShareInsurance/Index.htm)

The NCUA is the federal agency that administers the National Credit Union Share Insurance Fund (NCUSIF). Just like the FDIC Deposit Insurance Fund, the NCUSIF is a federal insurance fund backed by the full faith and credit of the U.S. Government.

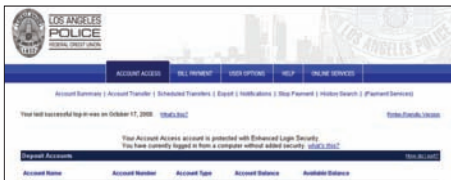
In addition to NCUA Insurance, LAPFCU offers members free additional insurance coverage from American Share Insurance,<sup>+</sup> which depending on account vesting, can total up to \$1 million per family.



**THIS CREDIT UNION IS  
FEDERALLY INSURED**

- National Credit Union Administration (NCUA) insurance is backed by the full faith and credit of the U.S. Government, just like the FDIC **\$250,000**
- NCUA insures accounts up to at least **\$100,000**
- IRA and KEOGH accounts are insured separately up to **\$250,000**

<sup>+</sup>Not NCUA or government guaranteed.



**PATROL online banking is getting a new look!**

**Watch for details.**

## CA\$H PACKS

Our popular CA\$H PACKS will be here in early December. CA\$H PACKS make a unique way to give gifts of cash and are a perfect stocking stuffer for your children or grandchildren. For \$25 you can buy a CA\$H PACK (25 one-dollar bills or \$5 five-dollar bills) padded in a fun style check-book. CA\$H PACKS will be available in our branches only while supplies last.



## Merry Money Account Reminder

This year, all funds from Merry Money Accounts will be distributed to your designated account on Monday, November 17, 2008, just in time for holiday shopping.

**Los Angeles Police Federal Credit Union** is a financial institution with over \$695 million in assets exclusively serving active and retired, sworn and civilian employees of the LAPD and their immediate families since 1936.

[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

**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.

### Holiday Closings

**Veteran's Day** - Tuesday, Nov. 11

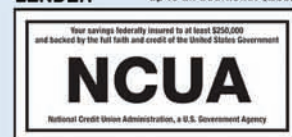
**Thanksgiving** - Thurs. & Fri., Nov. 27-28



CU SERVICE CENTERS.  
The Member-Friendly Financial Network



**ASI** American Share Insurance  
Your deposits are privately insured up to an additional \$250,000.



Federally insured by the NCUA