

# Your money made happy.

BANK | BORROW | INSURE

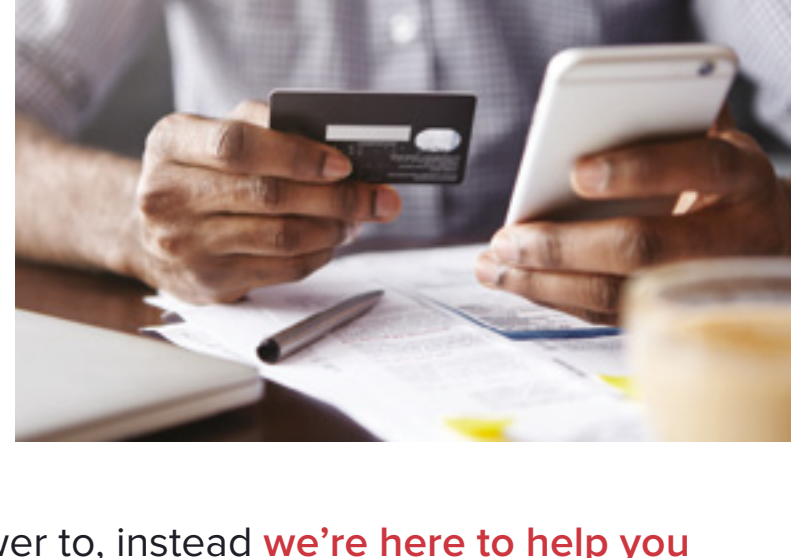


1930s Downtown Los Angeles



## People Helping People

We started helping the people of Los Angeles in 1937 by providing a safe place to deposit their paychecks, and our promise continues – to serve you, our member-owners.



We don't have stockholders to answer to, instead **we're here to help you get where you want to go in life.**

We serve all of LA County. Membership is open to anyone who lives, works, worships, volunteers, or attends school in LA County or Lake Havasu City, AZ. Family members related to a LA Financial or Havasu Community Credit Union member or employee are also eligible to join.



### BRANCH LOCATIONS

- |   |   |   |   |
|---|---|---|---|
| <b>Los Angeles</b><br>209 S Broadway<br>Los Angeles, CA 90012 | <b>Norwalk</b><br>12125-A Imperial Highway<br>Norwalk, CA 90650 | <b>Pasadena</b><br>224 N Fair Oaks Avenue<br>Pasadena, CA 91103 | <b>Lake Havasu, AZ</b><br>1871 Kiowa Avenue<br>Lake Havasu City, AZ 86403 |
|---|---|---|---|

### CONTACT

P.O. Box 6015  
Pasadena, CA 91102-6015

800.894.1200

[lafinancial.org](http://lafinancial.org)

[memberservices@lafinancial.org](mailto:memberservices@lafinancial.org)

### BUSINESS HOURS

Monday-Thursday: 9AM – 5PM  
Friday: 9AM – 6PM  
Saturday: 9AM – 2PM (Los Angeles & Norwalk Branches only)

### CONTACT CENTER HOURS

Monday-Thursday: 8AM – 5PM  
Friday: 8AM – 6PM  
Saturday: 9AM – 2PM



Any policies and/or rates stated herein are those in effect on the date of publication and are subject to change without notice. See Schedule of Fees and Charges for complete list of any applicable fees. See Account Agreement and Truth-in-Savings Disclosure and Electronic Services Disclosure and Agreement for complete details. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

\*\$25 minimum balance to open Premium Checking account. No minimum average daily balance must be maintained in the account to obtain the disclosed APY. \$5 monthly fee. \$5 monthly fee will be waived with \$500 minimum balance or \$2,500 aggregate balance or member is 55 years or older.



## BANK

### SAVINGS

Get started with a Primary Savings account. You only need a \$5 deposit to start saving.

You'll earn dividends if your average daily balance is \$500 or more and your savings are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

Want to earn high rates and also access your funds? We have options for that, along with retirement planning:

- Primary Savings
- Youth Primary Savings
- Secondary Savings
- Money Market
- Term Share Certificates
- IRA Certificates
- IRA Savings
- IRA Money Market
- Coverdell Education Savings
- Coogan Accounts

### CHECKING

A powerful new way to spend money, with excellent money saving perks. Spending Accounts are powered by BaZing.

Find out which account is right for you:

- **\*Play Spending | VIP**  
VIPs earn dividends with our best account! Plus get discounts on shopping, dining, and travel purchases, Billshark, BaZing Fuel savings, along with cell phone protection, roadside assistance, identity theft aid, and more.
- **\*Flex Spending**  
An account for those on the go, who want to save locally. Get discounts on shopping, dining, and travel purchases, along with healthcare savings and personal protections.
- **\*Simple Spending**  
A low-cost account with basic benefits like buyers protection, extended warranty, and identity theft aid.

\*Please visit our website for current rates and full details and disclosure information. Visit [lafinancial.org/borrow/checking](http://lafinancial.org/borrow/checking)



## BORROW

### CREDIT CARDS

- Earn Valuable Rewards
- Pay Down Balances
- Build or Rebuild Credit
- Plus –Now Offering Business Credit Card Options!

Learn more at [lafinancial.org/borrow/credit-cards](http://lafinancial.org/borrow/credit-cards)

### HOME LOANS

Find the home financing that fits your needs whether you're a first-time home buyer, refinancing, or starting a home improvement project. Options include:

- Purchase or Refinance, fixed and adjustable rates
- 90% Loan-to-value financing with no PMI on 7/1 ARMs
- Conforming, Super Conforming and Jumbo loans up to \$2 million
- Lines of credit
- Primary residence, 1-4 unit investment properties, 2nd and vacation homes

Properties outside of California and Arizona will be considered if borrower meets Membership qualifications

### VEHICLE LOANS

Looking for a low rate auto or recreational vehicle loan? Get a quote for the following for new, used, or refinance:

- Autos & Light Trucks
- Motorcycles and ATVs
- Boats & Personal Watercrafts
- RVs

### PERSONAL LOANS

Personal loans can be used for any purpose including vacation, paying for holiday expenses, special projects, or consolidating credit card debt.

- Personal Loan
- Line of Credit

### SECURED LOANS

Our share secured loans are an affordable way to help build credit or make a purchase without dipping into your savings. Loans are secured by your shares and offer you a much lower rate than typical unsecured loans.

- Savings Secured
- Term Share Certificate Secured

## INSURE

### INSURE

Make sure you're fully covered by safeguarding your future. Get a free insurance quote.

- Auto
- Life
- Health
- Homeowners
- AD&D

### DEBT PROTECTION

Protecting your loan balance or loan payments against death, disability, or involuntary unemployment could help protect your finances. This protection could cancel your loan balance or payments up to the contract maximums. Ask us about purchasing protection.\*\*

\*\*Your purchase of Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.



## MEMBER SERVICES

When you join LA Financial, you become part of a CO-OP connected credit union. Simply put, we connect with other credit unions so you can get access to a larger network of services than even the largest banks. Go to: [co-opcreditunions.org](http://co-opcreditunions.org)

### SURCHARGE-FREE CO-OP ATMS

No need to pay high ATM fees. Use any of the nearly 30,000 CO-OP surcharge-free ATMs including selected locations where you shop, like 7-Eleven, Circle K, Costco, Publix, Dunkin Donuts and Rite-Aid.

### SHARED BRANCHING

LA Financial has joined other credit unions to share 5,000+ locations nationwide so you can conduct financial transactions where you live, work or travel.