

Member news

FALL 2025

YOU DO YOU



LAFCU
YOUR CREDIT UNION FOR LIFE
MAKES IT EASY

Overdraft Protection

Just .99 cents, you can save time, money, and hassle when life happens and your balance drops unexpectedly.¹

Visit lafcu.com/overdraft

Express Cash

No credit checks, no hassle. Simple, secure, and ready when you need it most! Get up to \$2,000 within an instant.²

Visit lafcu.com/expresscash

\$50 CDs

With a minimum deposit of just \$50 on Regular Term CDs, you can grow your money and begin your investment journey.³

Visit lafcu.com/cds

My Credit Manager

Easily view your credit score anytime in Online or Mobile Banking and discover personalized offers designed to help you save and grow.

Visit lafcu.com/mycredit

10/6 Arm Mortgage Loan

This low-cost mortgage option lets you purchase more home with lower monthly payments and currently priced 1.25% below the 30-year fixed rate.⁴

Visit lafcu.com/ARM

Holiday Credit Card Spend & Get

Spend \$75 or more on a single transaction:

Rewards Card

Spend \$75-\$5,000, earn 2x rewards.
Spend \$5,000.01-\$10,000, earn 3x rewards.⁵

Signature Card

Spend \$75-\$5,000, earn 3% cash back.
Spend \$5,000.01-\$10,000, earn 5% cash back.⁵

Visit lafcu.com/spendandget

¹A member must repay or cover an overdraft within 35 days or Overdraft Tolerance will be suspended until the account is brought to a current or positive balance. The fee for payment on each overdraft is \$0.99 cents. The credit union may pay for an overdraft created by check, ATM withdrawal, or other electronic means if a member has opted into Debit Card Overdraft (Reg E) and qualifies for Overdraft Tolerance. Overdraft protection is available to individual consumer accounts only. Other restrictions may apply. ² Programs, rates, terms and conditions are subject to change without notice. In order to be eligible for an Express Cash Loan you must be a LAFCU member for 90 days. Loan amounts range from \$200-\$2,000 and require automatic payment. No more than two Express Cash Loans at the one time. Other conditions may apply. ³Regular Term Share Certificates require a minimum balance of \$50 to open, add-ons are allowed, with the exception of Jumbo and Special Term CDs. Jumbo Term Share Certificates require a minimum balance of \$10,000 to open. ⁴Programs, rates, terms and conditions are subject to change without notice. All loans are subject to approval and additional restrictions may apply. The 10/6 ARM rate is fixed for the first 10 years. After the fixed period, rates are subject to change every 6 months. The floor rate for the 10/6 ARM is 3.25%. ⁵Spend \$75-\$5,000 on a single transaction and earn 2x rewards on the Rewards card, and 3% cash back on the Signature card (up to \$5,000) on purchases. Spend between \$5,000.01 - \$10,000, earn 3x rewards on the Rewards card, and 5% cash back on the Signature card. Offer is good October 1 - December 31, 2025. 1% foreign transaction fee where applicable. Other restrictions may apply. For full offer details, please visit lafcu.com/spendandget.

CYBERSECURITY AWARENESS MONTH



This Cybersecurity Awareness Month, keep your shields up against scams by staying proactive—monitor your accounts, use strong passwords, and watch for phishing with LAFCU's fraud prevention tools.

- Never share your login, passcodes, or card details. LAFCU will never ask for them.
- Be cautious of urgent requests for money or information. Scammers often pressure you to act fast.
- Verify links and messages before responding.

Visit lafcu.com/security

Fraud Prevention 101: What Everyone Should Know

Join us on **October 9 at 7 p.m.** for an informative webinar on fraud prevention. If you're unable to attend live, be sure to register and you'll still receive the webinar recording, helpful tips, and a copy of the presentation slides.

Visit lafcu.com/security



CELEBRATE INTERNATIONAL CREDIT UNION DAY 2025

Hundreds of millions of people around the world choose credit unions for their **'people first'** philosophy that drives stronger communities and enriches members' lives. That commitment to local service connects a global network of more than 403 million members. On **Thursday, October 16, 2025**, join us in celebrating the **77th International Credit Union Day®**!

learn more about ICU Day at woccu.org/icuday



Hi, I'm Cole!

I'm here 24/7. Ask me a question on the phone, online, or through chat.

Visit lafcu.com

Switch to e-Statements You could win a \$25 gift card!

Simplify banking with free eStatements. They're fast, secure, and easy to manage anytime, anywhere online. Switch today for a chance to win a \$25 gift card!

Sign up in three easy steps!

1. Login to Online Banking.
2. Click on eStatements.
3. Enter your email address and agree to switch.

Visit lafcu.com/estatemnts

*Restrictions apply. Offer is valid from 10/01/25 - 12/31/25. For full offer details visit lafcu.com/estatemnts.

Closed Dates:

LAFCU is closed on the following holidays

Indigenous Peoples' Day
Oct 13

Veterans Day
Nov 11

Thanksgiving
Nov 27 & 28

Christmas
Dec 24 & 25

New Years
Dec 31 & Jan 1

Refer Friends & Family

Now you can receive a \$50 reward bonus when you refer your friends & family to register, open a new LAFCU checking account or credit card!*

Visit lafcu.com/referafriend

+Terms and Conditions Apply.

Unwrap

OUR BEST HOLIDAY DEALS!



December Skip-A-Pay¹



Holiday Loans²



Holiday Credit Card Spend & Get³



& More!

¹Skipping a monthly payment on your loan may cause your term to be extended, your principal balance to remain unchanged for one or more future payments, and interest will continue to accrue. If your payment comes from another financial institution, you are responsible for canceling for that month. Other restrictions may apply. For additional information, please visit lafcu.com/skipapay. ²Based on credit approval. Programs, rates, terms and conditions are subject to change without notice. Additional restrictions may apply. Promotion is good from 10/01/25 - 12/31/25. For additional information, please visit lafcu.com/holidayloan. ³Spend \$75-\$5,000 on a single transaction and earn 2x rewards on the Rewards card, and 3% cash back on the Signature card (up to \$5,000) on purchases. Spend between \$5,000.01 - \$10,000, earn 3x rewards on the Rewards card, and 5% cash back on the Signature card. Offer is good October 1 - December 31, 2025. 1% foreign transaction fee where applicable. Other restrictions may apply. For full offer details, please visit lafcu.com/spendandget.