

# Join us for a **FREE** *Financial Education Seminar!*

**Bare-Bones Budget**

**Wednesday, January 14th**

**11:00am to 12:00pm**

**Free LBS Financial Membership when you sign up plus we will deposit the first \$5.00 to your Share Savings Account!**

Find out more about our other deposit or loan products and take advantage of Credit Union Membership!

**Free** Membership  
when you sign up!

**Your first deposit is on us!**

- Full-service banking including free checking with eStatements and 30,000 FREE ATMs nationwide!
- We offer low loan rates and pay you more for your deposits!
- LBS Financial is financially strong and has served Southern California for over 82 years!

Scan QR code to register



## What is a Credit Union?

A credit union is a Member-owned financial institution, where Members come before profits. Credit unions have a lower operating cost than banks and return profits to the Member-Owner with low-cost loans and higher rates of return on deposits. By joining the credit union, you will become a Member-Owner and we will show you the credit union difference.

Low Rates | Great Service | Convenience

*Together ahead*



**LBS Financial**  
lbsfcu.org | 800.527.3328