

HOTSPOTS

NEWSLETTER

LOS ANGELES FIREMEN'S CREDIT UNION

FEBRUARY 2006

Introducing LAFCU's Platinum Visa® Card!

- **Exclusive firefighter design (with the new Visa logo)**
- **No annual fee**
- **25-day grace period**
- **Rates as low as 8.25% APR**
- **Earn Extra Awards points redeemable for airline travel, hotel stays, merchant gift certificates, and more!**
- **Great benefits like Personal Identity Theft Coverage, Travel Accident Insurance, Auto Rental Coverage, Price Protection, Return Protection, and others!**



APPLY TODAY
FOR AN LAFCU
PLATINUM VISA!



Take advantage of our Extra Awards bonus promotions:*

1. **Apply online, get 500 points when your card is approved.**
2. **Get 500 points with your first purchase.**
3. **Transfer your balances and get one point for each dollar transferred, with no limit to the points you can earn.**

*Apply online for your LAFCU Platinum Visa credit card from 1/30/06 – 3/31/06 and you'll receive 500 Extra Awards points when your card is approved. From 1/30/06 – 3/31/06, earn one Extra Awards point for every dollar you transfer with no limit to the points you can earn. **A MINIMUM AGGREGATE BALANCE OF \$500 IS REQUIRED TO EARN PROMOTIONAL BONUS POINTS. BALANCE TRANSFERS FROM EXISTING LAFCU ACCOUNTS ARE NOT ELIGIBLE TO EARN PROMOTIONAL BONUS POINTS.** Use your new Platinum Visa credit card by 4/30/06 and we'll give you 500 Extra Awards points with your first purchase over \$0.01. Please allow up to 90 days for points to be credited to your account.

For more information about the Platinum Visa Extra Awards program, including point balances and point redemption, please contact the program administrator at 1-877-909-1450.

There are costs associated with the use of any credit card issued to You by Us. You may request specific information about these costs by contacting Us by telephone at (800) 231-1626 or by writing Us at 1520 W. Colorado Blvd., Pasadena, CA 91105.

American Red Cross Donation

On January 5, 2006, LAFCU donated over \$4,000 to the American Red Cross. The donation funds were raised as part of our 70th Anniversary Visa promotion. Below, LAFCU President/CEO Michael Mastro presents Diane Drolet, Planned Giving/Major Gifts Associate, with the check.



Give Your Sweetheart a Valentine They'll Never Forget



Candy and flowers are nice, but with LAFCU in your corner, you can give your sweetheart a Valentine that they will never forget. With LAFCU's Auto



Advantage program, you could surprise your special someone with a new car or SUV. Or, how about a new boat or Jet Ski to get your loved one's heart racing? Of course, if you have something unique in mind (maybe a special vacation or sparkling jewelry), LAFCU's Platinum Visa credit card can help make this Valentine's Day a sweet deal.

Ready for Retirement?



Attend this no-obligation retirement planning seminar provided by FIREHOUSE Financial and CUSO Financial Services, L.P. (CFS).

“Keep More of What You Earn”

***Wednesday, March 1 and
Thursday, March 2***

***Both sessions held
from 9-10:30 a.m.
at the Credit Union.***

For more information and to RSVP, contact Jason Torrey-Payne, CFS Financial Advisor at LAFCU at (800) 231-1626, Ext. 2269, or at jpayne@lafirecu.org.

The investment products and services provided by FIREHOUSE Financial are not insured Credit Union deposits and are neither obligations of, nor guaranteed by Los Angeles Firemen's Credit Union. Non-deposit investment products are not insured by any federal agency, and are subject to investment risks including the possible loss of principal.

Investment products and services offered through CUSO Financial Services LP (CFS) are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Representatives are employed by Los Angeles Firemen's Credit Union and registered through CFS. Los Angeles Firemen's Credit Union is in partnership with CFS member NASD/SIPC.



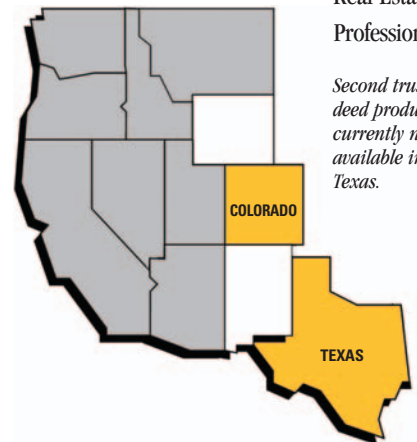
See us in San Diego!
February 20 – February 24
Booth #1742

Good News!

LAFCU has added two more states where mortgages are now available — Colorado and Texas. These are in addition to California, Nevada, Utah, Arizona, Oregon, Washington, Idaho, and Montana. For more information about our mortgage products call (800) 231-1626 and ask to speak to a

Real Estate Professional.

Second trust deed products currently not available in Texas.



Important Dates

February 9

Annual Meeting

February 20

President's Day – CU Closed

February 20 – February 24

Firehouse World

(323) 254-1700 • (800) 231-1626 • www.lafirecu.org

ASI Funds on deposit are insured up to \$500,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.

