



Join Us at Our

77TH

**Annual Meeting
& Celebration**

Tues, May 12, 2026

**El Monte Main Branch
4455 Arden Drive**



Refresh Your Finances this Spring

Spring is the perfect time for fresh starts, including your finances. Whether you are covering an unexpected medical expense,



upgrading your mobile device, or tackling a home project, our signature loans can help.

Signature loans are based on your signature and credit, so no collateral is required. It's a simple way to get the funds you need for almost anything, consolidating higher-interest debt, paying for college or wedding expenses, planning a vacation, or handling life's surprises.

Loan Features

- Borrow up to \$50,000
- No application fee
- Terms to fit your budget
- No funding fee
- No prepayment penalty

\$SMART MONEY MOVES

Make the Most Of Your TAX REFUND

Your tax refund is more than extra cash, it's a chance to strengthen your financial future.



Pay Down Debt

Use your refund to reduce high-interest credit card balances and save on interest.

Boost Your Savings

Start or grow an emergency fund to help cover unexpected expenses.

Invest in Your Future

Put part of your refund toward retirement or future goals like a home or auto purchase.

A few smart moves today can help build a stronger financial tomorrow.

Explore Free Financial Education on our Website:

certifiedfed.bebalanced.org/coaching

This information is provided for educational purposes only and is not intended as financial, legal, or tax advice.

Say Hello to Plaid

We are excited to introduce Plaid, a trusted financial technology platform used by millions of people and thousands of financial institutions across the country.

Plaid securely connects your external bank accounts to your Certified Federal accounts without sharing your login credentials with us. It uses bank-level encryption and advanced security protocols to help protect your personal and financial information.

What This Means For You:

- **Enhanced Security**
Your information is encrypted and you remain in control of your data.
- **Simpler Experience**
Link external accounts quickly and securely directly within our Online and Mobile Banking platforms.

How To Get Started

You can enroll today by logging into Online Banking or the Mobile Banking App.

Go to the Accounts drop-down menu and select "Link External Account via Plaid." Select "Link New Account" and follow the prompts.

External transfers will be available soon. We will notify you as soon as the transfer feature is activated. If you have any questions, please contact us at 323.859.2250, Option 2. Our team is happy to help.



Federally
Insured
by NCUA