A Path of Progress
Welcome to Our Merger Partners

WESTSIDE Employees Federal Credit Union

&

Patriots Federal Credit Union

Identity Theft
Protecting Yourself From Identity Theft

Convenient Access
Shared Branching and ATMs
President’s Message

A Path of Progress

My experience as a finance professional has taught me to always assess and reevaluate when building a plan for the future. This holds especially true at the start of the New Year.

As I assess Southland’s 2014 performance, I am proud to report that your Credit Union provided more loans and had more new Members join than at any other time in our 79-year history. This shows that not only is the Credit Union movement alive and flourishing, but our Members are realizing the substantial value of banking with Southland. Our Member-first focus has been a primary reason why last year we were privileged to welcome two additional partners to the Southland family, Westside Employees Federal Credit Union and Patriots Federal Credit Union.

Westside Employees Federal Credit Union, with over 1,700 Members, has served the medical professionals at Saint John’s Health Center in Santa Monica since 1958. The new Saint John’s Branch in the Koll Building is located near our present Santa Monica Branch and will be available for Southland Members on February 2.

Patriots Federal Credit Union, originally based on the Marine Corps Air Station in El Toro, was conceived by seven Sergeant Majors to help young Marines establish financial stability. Today it serves over 5,500 Members, with $72 million in assets. Late this year, Southland will integrate their accounts into our core system. When this process is completed, Patriots Members will have full access to Southland’s features and benefits and Southland Members will have access to the Patriots branch in Tustin.

I am personally excited to welcome both Westside Employees and Patriots Members and staff to the Southland family! We are forging a path of progress to continue to provide you, and all Southland Members, with valuable banking solutions and an exceptional level of service. Whatever your goals for this year are, Southland is ready to be a partner in your success.

Thank you for your continued Membership,

Ferris R. Foster
President and Chief Executive Officer

WESTSIDE Employees Federal Credit Union

St. John’s Branch:
Opening February 2, 2015
2020 Santa Monica Blvd.
Koll Building—Third Floor
Santa Monica, CA 90404

Hours:
M—F 8:00 am—11:00 am, 12:00 pm—4:00 pm

PATRIOTS Federal Credit Union

Tustin Branch:
Currently available to Patriots Members only.
Available to Southland Members late 2015.
Our Community

Southland in the Community

We value the communities we serve and we are proud to support the events that mean the most to those communities. Highlighted are a few events in which your Credit Union has recently participated:

Southland Sponsored—Team Southland Events
October—December 2014:
Los Alamitos School Ghoul – Sunday, October 19, 2014
Youth Center Shocktoberfest – October 24, 25, 26 & 31, 2014
Los Alamitos Wings Wheels & Rotors – Sunday, October 26, 2014
Walk to End Alzheimer’s – Saturday, November 15, 2014
Seal Beach Christmas Parade – Friday, December 5, 2014
Los Alamitos Winter Wonderland – Saturday, December 6, 2014

Upcoming Southland-Sponsored Events:
Race on the Base – Saturday, February 28, 2015

Thank you Southland Members!
Toys for Tots Holiday Toy Drive

The objective of Toys for Tots is to help needy children in our community experience the joy of Christmas. Thanks to the generous toy and monetary donations from Members like you, we were able to provide toys that helped bring joy to children in need.
Partner Spotlight
Proud Business Partners Offering Southland Membership

Over 300 businesses, governments and non-profits call Southland their Credit Union! Each day we bring the Credit Union experience to their workplace. Here are a few places we recently visited:

- Hydraflow USA, Fullerton – Lunch & Learn
- LA County Housing Authority CDC, Alhambra – Open Enrollment
- LA Paralegals Association, Los Angeles – Annual Conference
- Lakeside & Regal Medical, Covina – Open Enrollment
- Los Angeles Police Department, HQ Los Angeles – Health Fair
- Morgan Lewis & Bockius LLP, Los Angeles – Health Fair
- Regal Medical, Orange – Open Enrollment
- Santa Monica Beach Maintenance, Santa Monica – Lunch & Learn
- PIHRA, Cerritos – Gateway Cities Session
- Tarzana Treatment Center, Long Beach – Open Enrollment
- Tarzana Treatment Center, Reseda – Open Enrollment
- US Bankruptcy Court, Los Angeles – Health Fair
- Well Being, Santa Monica – Buy Local Festival

Welcome to our New Partner(s):
ABC Development Preschool & Child Care Centers
Cypress, CA
Protecting Yourself From Identity Theft

The statistics are alarming. Identity theft is the fastest growing crime in the country, affecting more people every day. “It should scare you,” says Detective Mathias from the Los Alamitos Police Department, “but you can take actions to protect yourself and help prevent fraud from occurring.”

The Southland Times sat down with Detectives Mathias and Owens from the Los Alamitos Police Department to discuss how Southland Members can protect themselves from identity theft and credit card fraud.

What is the most common type of fraud that you see?

Detective Owens: It would have to be credit card and debit card fraud. If there were a close second, it would be identity theft related to opening fraudulent accounts in someone else’s name.

Q We often have Members who have debit card fraud but they are still in possession of their card when it happens, how is this possible?

Detective Mathias: We see a lot of card fraud from skimmers placed at locations like gas stations or ATMs. Criminals are able to break into the unit and install a device that reads the card while it is inserted to the machine. They then use that information to create a cloned card, often making purchases in a different state.

Q What advice can you give Southland Members on preventing fraud?

DO: Situational awareness is the term we use and that is for preventing being a victim of any crime, not just fraud. If it seems too good to be true, or if it doesn’t feel right, you should follow your instincts.

DM: I agree. You have to be aware of your surroundings. For preventing being a victim of card skimmers, most gas stations place a special tape seal near the card swipe. If that seal is broken, there is a good bet that the machine has been tampered with. You should report the broken seal to the gas station attendant who will contact the police.

DO: A lot of identity theft occurs with stolen mail or if a purse or wallet is stolen with sensitive information like a social security card. Be aware if you notice you are not receiving your mail, especially if you have an expired bankcard and a replacement hasn’t arrived. You should also never keep sensitive information like your social security card on you. Important documents should be kept locked in a safe at home.

Southland Credit Union is committed to keeping your accounts safe and secure. That’s why every Southland Member is enrolled in IDSafeChoice – a free service if you are victim of identity theft. If you experience fraudulent transactions on your Southland account, or for more information on IDSafeChoice, call our Service Center at (800) 426-1917.
Despite all of the advertising out there, here are three things you probably didn’t know about car insurance:

1. It’s available at Southland Credit Union through the TruStage Auto & Home Insurance Program, complete with discounts for Members.
2. It’s built on the same values we are—good rates, excellent service and solid value.
3. Switching from an existing policy is easy. Even if you just paid your premium to another company, you won’t lose a penny.

Southland is excited to partner with TruStage Insurance to provide a variety of insurance options for all of your financial needs. Isn’t it time for insurance the Credit Union way? To get started, just call 1-888-888-0375 or visit TruStage.com.
At first glance, Credit Unions do not appear much different from banks. They offer the same basic services – checking and savings accounts – and they both provide loans. Banks are for-profit institutions, but Credit Unions are not-for-profit cooperatives owned by its Members and operated for their benefit. This means that as an “owner” of a Credit Union, you receive better rates and more services than you would find at a traditional bank because the Credit Union does not have to charge higher rates to pay shareholders.

This cooperative spirit is the mission of all Credit Unions that leads them to partner, rather than compete, with each other.

The result is a service that provides Credit Union Members access to their account in more places than the branches and ATMs of their own Credit Unions – CO-OP Shared Branching.

COO Rene LeJay’s Member service philosophy is simple, make it easy for a Member to access their account anywhere, at any time. Larger banks do this through substantial investment in new branches and ATMs, but Credit Unions accomplish this through working together to provide nationwide access for all Members.

“The largest Credit Union in the country is only a fifth of the size of Chase or Bank of America and most Credit Unions, like Southland, are an even smaller fraction of their size,” says Mrs. LeJay. “We can’t build hundreds of branches or ATMs across the country, but I can promise that you can access your Southland account at more branches than Bank of America and at more fee-free ATMs than Chase.”

**Shared Branching Facts:**

- Network of 3,500 Credit Unions
- Offering over 5,000 Shared Branches
- Nearly 30,000 Surcharge-free ATMs – including 7-Eleven, Costco & Walgreens locations
Mrs. LeJay’s bold claim is true because of the power of the CO-OP Shared Branching network. Credit Unions join CO-OP to provide reciprocal access to their branches and ATMs for their Members. They do this through collaborating on core system software that lowers the development costs for all participants and allows each Credit Union to access another’s database of accounts. “The process is seamless for the Member,” says Mrs. LeJay. “A Southland Member can go to a participating Credit Union in any state, show the teller their Southland Membership Card, and transact on their Southland account.”

Southland Members and newlyweds Adam & Courtney from Venice, California experienced this firsthand on their honeymoon to Hawaii. “We were in such a rush after the wedding that we didn’t have time to deposit the checks we received as gifts for our honeymoon,” says Adam. “I was able to cash the checks against my Southland account at a local Credit Union in Maui just as I would at my Southland branch back home.”

Southland Members can find a CO-OP Shared Branch or ATM by visiting the Southland website, calling the Southland Service Center at (800) 426-1917 or downloading the CO-OP Shared Branching app on a compatible smartphone.

To take advantage of this service, when you enter a shared branch you only need to bring:

- Your Southland account number
- Valid government-issued photo identification, i.e., State Driver’s license, US Passport

### Services available at all participating Shared Branch locations:

- Withdrawals from Savings and Checking (maximum of $500; depending on each Credit Union’s withdrawal policy)
- Deposits to Savings and Checking (Holds will apply)
- Transfer funds from one account to another
- Make Loan Payments
- Obtain Account balance inquiries
- Purchase of Official Checks up to $25,000 on available funds (at most locations; fees will vary slightly)
- Purchase Money Orders

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**Locations**

**ATMs**

**Mobile**

www.SouthlandCU.org
Southland is excited to announce that your Southland Debit and Credit cards will soon be able to work with Apple Pay™, the easy, secure, and private way to pay.

Use Apple Pay with iPhone® 6 to pay in stores without swiping your cards and in apps without entering payment and contact information. Just pay with a single touch of your finger using Touch ID™.

With Apple Pay, your Southland Debit or Credit Card is assigned a unique Device Account Number that is encrypted and securely stored. When you make a purchase, the Device Account Number alongside a transaction-specific dynamic security code is used to process your payment. So your actual card numbers are never shared by Apple with merchants or transmitted with payment.

In addition, paying with Apple Pay is private, as the cashier never sees your name, card number or security code.

Stay tuned for more information on Apple Pay with Southland.

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**We’ve Moved**

Our Los Angeles Federal Building Branch has moved

On December 19, 2014, our Los Angeles branch was relocated to the first floor, at the employee entrance.

**Address:**
300 N. Los Angeles St.
First Floor—Federal Building
Los Angeles, CA 90012

**Hours:**
M-F 8:30 am—5:00 pm
Have you been thinking of buying a home in 2015 and don’t know where to start? That’s why we’ve put together our Home Ownership Workshop! This workshop, hosted by real estate and mortgage experts, will take the mystery out of the home buying process and offer helpful hints and tips. Whether you are a first time homebuyer, or just want to learn more about current market conditions, this workshop will help you become an informed buyer and put you in control of your next home purchase.

At this educational presentation, you will learn:
• Home Buying Process
• Home Buying Facts and Fears
• Buyer’s Perspectives on Short Sales/Bank Owned Homes
• Different Financing Programs
  (Mortgage Loan Consultants will be available at workshop)
• Getting your offer accepted
• Receive your pre-approval at the workshop!

FREE No-Cost Workshop
Contact us to RSVP Today!
562.936.8729
ebowen@southlandcu.org
Walk-ins Welcome
Free Refreshments & Raffle

www.SouthlandCU.org
Call for Nominations
Southland Board of Directors and Supervisory Committee

It’s time for Southland Credit Union’s Annual Meeting and Elections. We are pleased to announce the meeting will be held at the Ayres Hotel in Seal Beach, California. Members are invited to attend on Thursday, March 26, 2015, at 6:30 p.m.

The following volunteer official positions are up for election:

Board of Directors—There are three (3) positions up for election. These positions are each for three-year terms. The candidates receiving the highest, second, and third highest number of votes will be elected.

Supervisory Committee—There is one (1) position up for election. This position is for a three-year term. The candidate receiving the highest number of votes will be elected.

Nominations
Qualified Members may be nominated by one of two methods:

(1) Nomination by the Nominating Committee. Eligible Members who wish to be considered for a position need to obtain and complete a Nomination Election Package from the President/CEO at the address provided below.

(2) Nomination by Petition. Candidates choosing to petition to run for election for the Board of Directors or Supervisory Committee must obtain and complete a Nomination Election Package, including a Petition Form. To be eligible to run by petition, candidates must submit the following documents to the Credit Union at the address below: 1) Nomination Election Package; and 2) Petition Form signed by eligible voting Members. To be valid, the number of signatures on the Petition Form must be the greater of (i) one-twentieth (1/20) of 1% of the Members entitled to vote or (ii) a minimum of one hundred (100) Members.

Petitions must be submitted by February 2, 2015 to the following address:
Southland Credit Union
Attn: President & CEO
10701 Los Alamitos Blvd.
Los Alamitos, CA 90720

During the Annual Meeting, nominations will not be allowed from the floor. An election will not be conducted by ballot unless there is more than one nominee for each position.

For more information on becoming a Southland volunteer, visit www.SouthlandCU.org for details.

Insurance and Investment Advice

Plan for a bright future with LPL Financial. LPL Financial at Southland Credit Union provides a financial advisor to review your current financial condition and help you set goals for your financial future.

Whether you’re a first-time or experienced investor, our financial advisors are a great asset in your retirement planning, tax reduction strategies, 401(k) Rollovers, IRA Rollovers, Annuities, insurance needs, and more.

Schedule a free consultation today!

Steven Lakso
Financial Advisor
CA Insurance Lic. # 0D36743
Tel: 562.936.8714
Fax: 866.650.7218
steven.lakso@lpl.com
Withdrawing Your Assets

Understanding RMDs

When it comes time to start withdrawing the money you’ve spent a lifetime accumulating in your retirement portfolio, you want to ensure that you make the right decisions. One that the government makes for you is requiring that you withdraw at least some of your funds annually, depending on the account type.

This is known as a required minimum distribution, or RMD, and it must be taken from your non-Roth retirement accounts by April 1 each year, starting the year after you turn age 70½. An RMD is generally determined using uniform life expectancy tables that take into consideration the account owner’s and/or account beneficiary’s age and marital status, as well as their account balance(s) as of December 31 of the year prior to the distribution year.

Here are some important considerations for those entering the “distribution phase” of their investing lives.

- You can pick the account(s) you withdraw from … If you have more than one of the same type of retirement account — such as multiple traditional IRAs — you can either take individual RMDs from each account or aggregate your total account values and withdraw this amount from one account. As long as your total RMD value is withdrawn, you will have satisfied the IRS requirement.
- … Unless they are two different types of accounts. If you own more than one type of account, such as an IRA and an employer-sponsored plan account, you’ll need to calculate your RMD for both types of accounts separately and take the proper amount from each.
- You may be able to defer if you’re still working. If you are still employed at age 70½, you may be able to defer taking RMDs from your employer-sponsored plan until after you retire. You’ll need to check with your employer to see if this applies to you.
- The penalties can be severe for failing to comply. If you fail to take your full RMD, the IRS may assess an excise tax of up to 50% on the amount you should have withdrawn and you’ll have to take the distribution.
- Taxes are still due upon withdrawal. You will probably face a full or partial tax bite for your distributions, depending on whether your traditional IRA was funded with nondeductible contributions. Note also that the amount you are required to withdraw may bump you up into a higher tax bracket.
- You can donate your RMDs to charity. IRA owners can donate up to $100,000 of their annual distributions to qualified charities and have it count toward their RMD. If you’ve inherited an IRA, these donations are allowable as long as you are over age 70½.
- Roth accounts are exempt. If you own a Roth IRA or Roth 401(k), you don’t need to take an RMD. However, note that any distributions taken from a Roth do not count toward your RMD amount and that restrictions apply to the beneficiaries of inherited Roth accounts.

For more information, contact our Financial Advisor, Steven Lakso, at 562.936.8714.

Everything you need to know about retirement account RMDs can be found in IRS Publication 590, including the life expectancy tables you’ll need to figure out your RMD amount. Your financial and tax professionals can also help you determine your RMD.

The information in this communication is not intended to be tax advice. Each individual’s tax situation is different. You should consult with your tax professional to discuss your personal situation.

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Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

Insurance products offered through LPL Financial or its licensed affiliates.

Southland Credit Union is not a registered broker/dealer, and is not affiliated with LPL Financial.
Credit Union Membership
Your Employees Will Thank You for It

As a business organization, you are always looking for new ways to bring benefits to your company and its employees. Consider offering Southland Credit Union membership!

Credit Union membership is a great way to show your employees you care about them and their financial well-being. It costs you nothing to provide, and gives your employees the opportunity to get lower rates on loans and higher dividends on savings.

When you partner with Southland, you’ll gain valuable benefits and a financial partner. We are here to provide the following free services and help you introduce these new benefits to your employees.

Southland Partner Benefits:
- On-site employee orientations
- Financial workshops
- Membership kits
- Employee incentives
- Health Fair/Benefit Fair participation
- Paycheck stuffers and posters
- Financial consultations

Southland is a full-service, not-for-profit financial institution serving individuals and businesses in Orange County, Artesia, Bellflower, Brentwood, Cerritos, Culver City, Downey, Downtown & West Los Angeles, Hawaiian Gardens, La Habra Heights, La Mirada, Lakewood, Long Beach, Mar Vista, Marina del Rey, Norwalk, Pacific Palisades, Paramount, Santa Fe Springs, Santa Monica, Signal Hill, and Venice.

Join and experience the Southland Credit Union difference! Call Becky Marez, Business Development Officer, at 562.841.0145 or contact a Financial Service Representative at 800.426.1917. We look forward to serving all your financial needs.
MEMBERSHIP APPLICATION

I would like to apply for:

- [ ] Savings
  (required for Membership)
- [ ] FREE Checking
  (with VISA® Debit Card)
- [ ] Vehicle Loan
- [ ] Money Market Account
- [ ] Holiday Club
- [ ] Home Equity Loan
- [ ] Certificate Account
- [ ] Add-On Certificate Account
- [ ] Other

In this Signature Card, "I" and "My" mean each and every person who signs below and as Joint Tenant. "You" and "Your" mean Southland Credit Union. If I am not currently a Member, I hereby make application for membership in SOUTHLAND CREDIT UNION. Each applicant for membership certifies that he or she is within the Credit Union's field of membership. I agree that you may retain this Signature Card and other information you may receive. I agree to conform to your bylaws as well as all applicable terms and conditions set forth in the Account (Terms and Conditions) Agreement and Truth-in-Savings Disclosure and the Electronic Funds Transfer Agreement and Disclosure, Funds Availability Disclosure and Fee Schedule (Receipt of which is/are herby acknowledged and which are incorporated by this reference). I understand and agree that this Signature Card shall only govern the accounts set forth under the root account number established for this card (excluding IRA and Certificate Accounts) including the terms set forth on the reverse, if any. General membership provision: I authorize you to obtain and periodically (re) verify employment, credit, and checking account information as you deem appropriate from time to time. I understand that this will assist you, for example, in determining my initial and on-going eligibility for my accounts) and/or in connection with making credit opportunities available to me.

MEMBER INFORMATION

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HOW ARE YOU ELIGIBLE FOR MEMBERSHIP / REFERRED BY

REQUEST FOR TAXPAYER IDENTIFICATION NUMBER

Enter your TIN in the appropriate box. For individuals, this is your Social Security Number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see Part I of “Specific Instructions” to Payer’s Request for Taxpayer Identification Number and Certification in the instructions to IRS Form W-9. For other entities, it is your Employer Identification Number (EIN). If you do not have a number, see How to get a TIN in “Specific Instructions” Part I.

Social Security #

Employer Identification #

Note: If the account is in more than one name, see the chart in the Instructions to IRS Form W-9 for guidelines on “What Name and Number To Give the Requester.” By signing below, you certify, under the penalties of perjury, that: 1) The number shown on this form is your correct Taxpayer Identification Number (or you are waiting for a number to be issued to you), and 2) You are not subject to backup withholding because: (a) you are exempt from backup withholding, or (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified you that you are no longer subject to backup withholding, and 3) You are a U.S. person (including a U.S. resident alien). Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return.

JOINT TENANT

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PAY-ON-DEATH PROVISION—(BENEFICIARY)

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Sign Here

MEMBER’S SIGNATURE

DATE

X

Sign Here

JOINT TENANT’S SIGNATURE

DATE

X
2.99% intro APR* for 12 months on purchases and balance transfers!

• No Annual Fee
• Real Time Fraud Monitoring**
• ZERO Liability**
• Identity Theft Assistance**
• And So Much More!

Apply Today!