



Working Together for Our Members

December 1, 2016

Harbor Federal Credit Union has always made serving you our highest priority. We are committed to providing you with safe, sound, effective, and personalized financial services. We also strive to offer you valuable products and services you deserve. In order to stay competitive in the financial services market, we have searched for a credit union to partner with that will allow us the opportunity to do just that. We are very confident this partnership with Southland will provide the members and employees of both credit unions the best possible value well in to the future.

What does this mean to you?

Partnering with Southland will give you, our members, access to additional products and services including:

- The same convenient Carson branch with the same friendly staff you currently enjoy
- Access to additional full-service branches in Santa Monica, Downtown Los Angeles, Downey, Garden Grove, and Los Alamitos
- Access to the CO-OP Shared Branching Network that gives you branch access at over 5,000 branches in all 50 states, Puerto Rico, Guam and military bases around the globe
- 16 proprietary ATMs throughout LA and Orange Counties. You will also retain access to nearly 30,000 CO-OP Network ATMs, including over 5,500 participating 7-Eleven stores
- Mobile Banking App with Mobile Deposits along with online banking and 24/7 telephone access to your accounts
- Cash Rewards Checking that Pays...Southland's free checking account that pays you when you use your Checking Account
- Teen Checking
- Additional Real Estate Loan options including Multi-Family Loans
- Free Financial Planning for members with LPL Financial Services
- 800-Member Call Center
- A complete line of financial products and services, including relationship rewards, home loans, credit cards, vehicle financing, and so much more



The Harbor Federal Board of Directors, management team, and staff wholeheartedly endorse this merger. We respectfully request that you cast your vote to APPROVE this important proposal. Approving the proposed merger will enable you and all of our members to benefit from the increased services, locations, and better rates that only a larger credit union can offer.