

# Southland

April 2020

## Times

Special Edition

Team Southland is here to help



Remote banking and  
touchless payment options

Southland Visa: 0% for 12-months  
on purchases and balance transfers\*



# President's Message

Your Community Credit Union



While we find ourselves in uncharted territory as we deal with the effects of the coronavirus (COVID-19) outbreak, Southland Credit Union is proud to remain your secure resource for your banking needs. The health and safety of our Members and Associates is our priority, and we have taken several steps to respond to the crisis.

The majority of our branches have remained open to serve you. We understand that many of our Members need us now more than ever, and we are available to help. If you have been financially impacted by COVID-19, Southland is offering loan payment deferment and a personal emergency loan with special rates and terms.

Members may also take advantage of any of the many alternatives to in-person branch visits. Our Contact Center is open to assist you, Online and Mobile banking services are available, the CO-OP ATM network allows access to cash at any time, and loan payments can be completed online with our Payment Center.

Your choice to bank with your community Credit Union means that your deposits are safe. Your funds are insured by the National Credit Union Administration (NCUA). Members have never lost a penny of insured savings with Southland.

With all of the uncertainty in the markets, you may have questions about your retirement planning. I'm pleased to welcome Scott Gevertz, our newest Wealth Advisor to the Southland Investment Services team. Scott is available for complimentary phone consultations to answer questions and review your options. Please see page 6 for more details.

In March, we maintained our commitment as a Member-owned financial institution by hosting our annual meeting and elections. This is an essential process to ensure your Credit Union is transparent and open to comment from the general membership. On behalf of the Board of Directors and Supervisory Committee, thank you for your participation and willingness to send in your comments remotely.

Your financial and physical wellness is important to us. We stand ready to assist you and your family during any hardship and look forward to continuing to serve you in the brighter days to come.

Stay safe and well,

A handwritten signature in black ink that reads "Thomas G. Lent".

Thomas G. Lent, CPA  
President & CEO  
Southland Credit Union

## Southland will be closed in observance of the following holidays

MEMORIAL DAY  
Monday, May 25, 2020

INDEPENDENCE DAY  
Friday, July 3, 2020  
Saturday, July 4, 2020

# Health & Safety Announcements

## Southland is here to help

Southland is here to assist Members who have been financially impacted by COVID-19.

Loan deferment or a personal emergency loan with special rates and terms for those affected. For assistance, call 800.426.1917 and a representative will assist you with finding the right solution.

### What we are doing for our Members

- We have installed hand sanitizing stations at all Southland branches and additional cleaning and sanitizing measures are in place.
- We are limiting branch services to Southland Members only.
- Our Associates have been advised on proper attendance and hygiene protocol as published by the Centers for Disease Control (CDC).
- Remote account access is available through online and mobile banking, as well as the CO-OP ATM network.
- As an alternative to in-person branch visits, Members can reach us through our Contact Center or send us a Secure Message through online or mobile banking.
- Requiring employees to stay home if they experience or anyone in their household experiences symptoms of COVID-19, including a high fever, cough and shortness of breath.
- Southland's Leadership Team receives daily updates regarding instances of COVID-19 provided by the CDC and the California Department of Public Health. We will update our plans accordingly based on new developments.

### What you can do to limit your exposure

As a reminder, here are additional steps you can take to protect yourself when conducting banking or personal business:

- Access your account remotely from your computer or mobile device 24/7 with Online Banking or the Southland Mobile App. View transactions and balances, deposit checks, make payments, and more.
- Take advantage of contactless payment methods such as Apple Pay, Google Pay, etc.

### Avoid scams

- If you receive a call or text asking for your account information, please do not respond.
- Be on the lookout for potential phishing emails and do not click on suspicious links or attachments.
- If you suspect fraudulent activity on your Southland accounts, please contact us.

Questions? Contact Us | 800.426.1917 | SouthlandCU.org

### Temporary Branch Hours & Closures

(AS OF 3-24-2020)

#### CARSON

510 W. Carson St.  
Carson, CA 90745  
Hours: Mon—Fri 9—4  
Sat CLOSED

#### DOWNEY

8545 Florence Ave.  
Downey, CA 90240  
Hours: Mon—Fri 9—4  
Sat CLOSED

#### LONG BEACH

2250 N. Bellflower Blvd.  
Long Beach, CA 90815  
Hours: CLOSED

#### LOS ALAMITOS

10701 Los Alamitos Blvd.  
Los Alamitos, CA 90720  
Hours: Mon—Fri 9—4  
Sat CLOSED

#### LOS ANGELES

(Federal Building)  
300 N. Los Angeles St. #1244  
Los Angeles, CA 90012  
Hours: Mon—Fri 9—4

#### SANTA MONICA

525 Santa Monica Blvd.  
Santa Monica, CA 90401  
Hours: Mon—Fri 9—4  
Sat CLOSED

#### SANTA MONICA

(Koll Building-Third Floor)  
2020 Santa Monica Blvd. #300-B  
Santa Monica, CA 90404  
Hours: CLOSED

Due to current events, hours and closures are subject to change without notice. Visit SouthlandCU.org for the latest updates.

Access your accounts,  
any time, anywhere







## Remote banking and touchless payment options

### Free online and mobile access

Southland's free online and mobile tools provide access to your accounts from any web-enabled device, making your banking experience more convenient.

- Make check deposits
- View account balances
- View transaction details
- Transfer funds between your Southland accounts
- Pay your bills with Southland ePay
- Locate a surcharge-free ATM or Shared Branch
- Graph your spending patterns

Mobile Banking is secure, convenient and flexible. It's like having a personal branch in the palm of your hand. Most smartphones and web-enabled devices may log in to Mobile Banking at [SouthlandCU.org](https://SouthlandCU.org). Apps are also available for download on the Google Play Store® and Apple App Store®.

### Contactless payment methods

Add your Southland Visa or debit card to your mobile wallet. Add your Southland card to Apple Pay, Google Pay or Samsung Pay by simply following the on-screen instructions in your mobile wallet.

### Automated phone access with Quickline: 888.426.1918

Enjoy around-the-clock access to your accounts with your phone by calling Quickline. With Quickline, you can apply for a loan, obtain current rates, check your balance, transfer funds, perform deposit inquiries and more. You can even report your Southland Visa debit card or ATM card lost or stolen with Quickline.

Take your banking to the next level and enroll today! The first time you log in to Mobile Banking you will be prompted to register your mobile device. Please follow the authentication process to register your mobile device for your protection.







THIS VISA CARD

THAT LOW RATE

12-month introductory rate of

**0.00%** APR\*

on purchases and balance transfers  
on approved Platinum Cards

## Lower rates more rewards Southland VISA Credit Cards

- ✓ 0.00% introductory APR\*
- ✓ No annual fee
- ✓ ZERO liability\*
- ✓ Convenient access
- ✓ Choose your Rewards\*\*
  - ✓ Platinum Cash Rewards or
  - ✓ Platinum Rewards
- ✓ And so much more!

Ask a representative for details | 800.426.1917 | SouthlandCU.org

\*APR=Annual Percentage Rate as of 3-19-20. 0% introductory APR for 12 months, based on your creditworthiness, available on Platinum cards only. Not every applicant approved for the Platinum card will qualify for the introductory rate. After that, your APR will be 8.99%-11.99% based on your creditworthiness and will vary with the market based on the Prime Rate. This APR will vary with the market based on the Prime Rate of 3.25% plus a margin. Balance transfer, cash advance, foreign transaction, and other fees may apply. Terms, features, programs, and conditions subject to change. Minimum monthly payment is 1.75% of the account balance or \$15. Visa's Zero Liability Policy is our guarantee that you won't be held responsible for unauthorized charges made with your account or account information. You're protected if your Visa credit or debit card is lost, stolen or fraudulently used, online or offline. See VISA Credit Card Agreement for complete details. \*\*Program conditions and restrictions may apply. Not available on all Southland VISA cards.



## Southland Investment Services include:

- ✓ Wealth management
- ✓ Retirement planning
- ✓ Tax planning strategies
- ✓ IRA rollover services
- ✓ College savings
- ✓ Insurance solutions
- ✓ Business strategies
- ✓ And more

# Your future begins with Southland Investment Services

Whether you're a first-time or experienced investor, the advisors at Southland Investment Services are a great asset in your retirement planning, tax reduction strategies, rollover services, annuities, insurance needs and more.

Southland Investment Services, part of the LPL Financial national network of independent financial service providers, provides resources, tools and technology to support Scott Gevertz in the delivery of personal, objective financial advice.

Southland Members will enjoy financial services to help work toward their financial goals through the delivery of objective financial advice and customized strategies.

Members seeking comprehensive, personalized investment services are encouraged to contact Scott Gevertz for a free consultation. Scott is based in the Los Alamitos branch and is available for appointments at any Southland Credit Union branch upon request.



### Scott Gevertz

Wealth Advisor

Southland Investment Services  
10701 Los Alamitos Blvd.  
Los Alamitos, CA 90720  
Phone: 562.936.8714  
SGevertz@SouthlandCU.org  
CA Insurance License #0F80093

Scott Gevertz is a Wealth Advisor with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates.

Southland Credit Union and Southland Investment Services are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Southland Investment Services, and may also be employees of Southland Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Southland Credit Union or Southland Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA Or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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**Schedule a free consultation today!**



# Thank you for your service

March 26, 2020 marked Southland's Annual Membership Meeting, during which the results of the Board of Directors and Supervisory Committee Election were announced.

Our Volunteers and various Committee Members work hard and donate their free time to ensure that Southland remains a financial institution that is focused on Member service and remains profitable. We thank them all for their dedication to the Credit Union.

## 2019 Board of Directors & Committee Members

### 2019 Board of Directors

Angie Avery—Chair  
Jose L. Manzano—Vice-Chair  
Bradley P. Silcox—Secretary/Treasurer  
Dolores M. Arriola—Director  
Becky Cool—Director  
Walter Finnigan—Director  
Annie Perez—Director  
Margaret Tollner—Director  
Thomas H. Willingham—Director

### 2019 Supervisory Committee

Morris J. Litwick—Committee Chair  
Donita Smith—Secretary  
Justin Laird—Member



## 2020 Board of Directors & Committee Members

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Walter Finnigan—Director  
Justin Laird—Director  
Annie Perez—Director  
Thomas H. Willingham—Director

### 2020 Supervisory Committee

Morris J. Litwick—Committee Chair  
Donita Smith—Secretary

## Southland Times

*Southland Times* is published by Southland Credit Union for its Members. It is designed to promote communication with Members, market products and services, and provide reliable and helpful information that will contribute to each Member's overall financial well-being and quality of life.

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Marketing@southlandcu.org  
800.426.1917

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Thomas H. Willingham—Director

### Supervisory Committee

Morris J. Litwick—Committee Chair  
Donita Smith—Secretary

Southland  
CREDIT UNION



P. O. Box 3003  
Los Alamitos, CA 90720-1303  
800.426.1917 | SouthlandCU.org



Federally insured by NCUA  
NMLS #685526



## Drive away with an affordable payment **Southland Vehicle Loans**

- ✓ **Vehicle Loan rates starting as low as:**
  - 2.99% APR\* for new vehicles with Autopay
  - 3.49% APR\* for used vehicles with Autopay
- ✓ **Repayment terms up to 84 months**
- ✓ **Additional rate discounts available include:**
  - .25% off for Platinum Members\*  
See Relationship Rewards program for complete details
- ✓ **Finance up to 130% of the purchase price with tax, license and insurance**

\*APR=Annual Percentage Rate. Rate quoted as of 3-18-20 for a 60-month term. Rate includes a .25% discount for autopay from a Southland Checking, excluding Free Checking, or Money Market Account. The monthly payment is \$17.96 per \$1,000 at 2.99% for 60 months on new vehicles. Vehicles over \$25,000 can be financed for up to 84 months. Other rates may apply based on your individual credit profile. Loans made subject to credit and vehicle qualification, other fees and conditions may apply. Rates are subject to change without notice. Membership is subject to eligibility. All new accounts will be verified through ChexSystems and are subject to credit approval.