All of Your
Family & Friends
Can Now Join LAFCU

Ask Us How!

Everyone you know can now enjoy:

- Low Loan Rates
- Easy Account Access
- Financial Security
- Many Beneficial Products & Services

LOS ANGELES Federal Credit Union

NCUA

Haven House

Helping battered women and their children on their way towards a life free of violence.

We need your help to help save lives. You can help in so many ways – cash donations, clothing, food, volunteering. Every little bit helps more than you'll know. Every donation is greatly appreciated – no matter how much. Contact us today at 626.564.8880 to find out how you can help.

For more information on how to donate, please visit our website at www.havenhousela.org or call us at (626) 564-8880.

If you or someone you know needs help, call us now at our **24-Hour Hotline – 1-323-681-2626.**

Haven House is the oldest shelter of its kind in the United States, founded in 1964 to shelter families of violent alcoholics.

Our services include counseling services for women and children in residence and counseling for community clients who are not residents of the shelter.

- Emergency shelter, food and clothing
- Billingual counseling services for both adults and children
- Assistance with finding permanent housing
- Assistance with finding employment
- Court and social services advocacy
- Assistance with getting welfare
- Legal assistance (TRO's etc.)
- Medical Services

REST INSURED

by JEFF GELINEAU
Vice President of United Agencies,
The Club's Auto and Home Insurance Partner

Why Buy Through the Club?

We often find that one of the most misunderstood topics in insurance is, "What does an insurance agent do for you?"

First, it's important to explain that there are two different kinds of insurance agents. A direct writer is an agent who is contractually obligated to write insurance for one company only. These "captive agents" are the most common kind of agent, and they work for companies including State Farm, Allstate, 21st Century, GEICO, etc. They do an excellent job of offering their company's products and services to you, the consumer. Unfortunately, they are limited in that they can only offer the products and services of their one company.

The other kind of agents are often referred to as brokers, as they represent multiple insurance companies. United Agencies is a broker. The advantage of dealing with a broker is that they can get you quotes from several different insurance companies all at once, and find the one that best fits your situation. Brokers can also help you out if you have teenage children in the house, too many tickets on your license, or maybe a house in a "brush area."

Traditionally it is understood that an agent represents the insurance company, and a broker represents the customer. As brokers, we are not obligated to any specific insurance company and can offer you a unbiased investigation of what company would be best for you.

By calling United Agencies, you should expect to get exceptional service. Our partnership with the City Employees Club is very important to us, and you will receive "VIP Treatment" as a member of the Club. A real person will answer the phone, and you won't be shuffled off to the voicemail dungeon. It is important to us to keep our relationship with the Club, and to do so we have to keep every Club Member happy. When you call us, you should expect results!

If you are buying your policy from another broker, and you like the insurance company that you are buying from, you can still switch to United Agencies and experience the exceptional service that other Club Members are receiving. We even will give you a $100 ARCO gas card simply for switching agents! You keep the same great policy you currently have, improve your level of service, and get a few tanks-ful of gas free!

Buying your insurance from a broker is especially beneficial to you when you spend a few minutes talking to our agents on the phone or in person. We have more than 50 years of experience to draw on, and we pride ourselves in doing an excellent job of educating our customers in how to make the best decisions. We will try to "think outside the box" and offer helpful suggestions on ways to reduce your insurance costs and increase the protection for you and your family.

United Agencies represents:

- Mercury Insurance
- Safeco Insurance
- Fireman's Fund Insurance
- Hartford Insurance
- Chubb Insurance
- AIG Insurance
- Civil Service Employee Insurance
- Progressive Insurance
- Encompass Insurance
- And many others.

With so many companies to choose from, we are able to give you the best coverage at the best price available. Give us a call, and we'll prove it!

Feel free to call our agency if you have any questions about what we can do for you. Would you like to know what it would cost to buy your insurance through us? Or would you like a question answered on any type of insurance?

United Agencies, a Club's Partner, is helping members with their home and auto insurance, and related products. We specialize in creating personal relationships with our customers and serving their needs in a prompt, efficient and friendly manner.

Have a question?

Is there something about insurance that you've always wanted to know, but were too ashamed to ask? Maybe something that you've just always been curious about? Feel free to email me, Jeff Gelineau, at jgelineau@unitedagencies.com, and I will try to answer your question in one of our monthly columns.

Be safe and have fun!

Call Patty Pulido or Suzanne Eggli today at (888) 801-5522. United Agencies Burbank.
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