



CU NEWS\$

Huntington Beach City Employees Credit Union

January 2006

GOT YOU COVERED!

Your Credit union has the best loan rates for new and used cars! The credit union continues to match or even beat the loan rates of our competitors for financing of your car. Rates are at an all time low for cars and pricing by the dealers makes buying a new or used car almost to hard to resist!

Add the bonus that your credit now offers Mechanical Repair Insurance at lower premiums and better coverage than the dealers. You can drive that new car with the knowledge you are covered if your car should require a major repair AFTER your initial dealer coverage has lapsed.

Contact our loan department and receive information on this great coverage. AND, Mechanical Repair Insurance can be purchased for your used vehicle as well.

AND THEN ...

After your purchased that new car with little money down, if you should have an accident and your car is totaled and your insurance company says, your car is worth less than what is owed, your credit union also offers GAP (Guaranteed Asset Protection) insurance at a low premium. This coverage could pay the difference between what you owe and the value of the car.

Yes, your Credit union has you covered with the right insurance and the right loan.

There is no place like your credit union to save and to borrow.

Visa Gift Cards!
Visa Gift Cards!

Not sure what to buy?
The Bride and Groom's gift registry already cleared out?
Family out of the area and the gift you want to mail weighs a ton?
Allowance time for the college student?
Huntington Beach City Employees Credit Union Gift Card could be the perfect answer.

These low cost gift alternatives are perfect because there is no pre-determined amount. You can give the exact dollar amount you want for those special occasions.

This new product is perfect for gift-giving any time of year. And, an

even better way to monitor
spending.

BILL PAY

Love "It"! Got to Have "IT"! That "IT" is Bill Pay. How one functioned without our bill pay service is beyond us. Talk to our members who are currently using this great service and you learn how to save both time and money with this program. Don't waste your time writing checks.

We are currently offering members the opportunity on any new/used auto loan to lower the interest rate ½ %, by having direct deposit and or payroll deduction of your loan payment. This offer does not apply to pre-existing loans. Stop by the Credit Union for more information.



CREDIT UNION NEWS

On Line Check Imaging

You asked and your credit union listened. Because of your request, the credit union will offer the opportunity to view checks on line and even make a copy of the item for your records. No more calling your credit union, or waiting for the mail to be delivered to get the copy you need NOW.

Once again, you speak and your credit union listens.

MARK YOUR CALENDAR

Wednesday, January 25, 2006, 7:00 PM
the credit union will hold the annual meeting of membership. The accomplishments and the goals of your

credit union will be reviewed. Come and see what new and exciting things are happening at YOUR CREDIT UNION.

Be active in YOUR CREDIT UNION.

www.hbcecu.com



Visit us at our
**WEB
PAGE:**

Did you know your Credit Union has a Website? **No!** Well check us out at www.hbcecu.com. Find out about all the latest news from the Credit Union including...

Visa Account Services (ezCardinfo.com)

Log on to this secure site provided you open a VISA to make payments, look at past transactions, and even dispute charges.

Reorder Checks

All you need is the reorder form from your current checks to gain access.

Loan Application

Complete Application on line and fax pay stubs to credit union. Get approved.

Loan Calculator

Find out how much the payment of your dream car would be.

Current Rate and Product Information

Online Banking

See instructions below to get access

Online Banking Login Instructions

Follow these simple steps to access your account information:

1. Log on to our Website: www.hbcecu.com
2. Click on **Online Banking Login**
3. A screen will pop up asking you to enter your Member Number (ex. ****00) and a password. Contact your Credit Union for a temporary password. **Login.**
4. The Netbranch System will then ask you for a new password. *This password must be both alpha and numeric and at least six digits in length.*

After you follow those simple steps you are on your way. This site allows you to get real time information regarding your account. As well as make transfers, loan payments, and

even credit card payments. If you experience any problems while logging on, please do not hesitate to call the Credit Union for

CALLING ALL KIDS!



You are invited to join the Credit Union.
Ask Mom and Dad about starting your own Share Account.

assistance.

Due to an OVERWHELMING response, if you open an account for your kids, the credit union will deposit the first \$5.00 with the set up of payroll deduction into the new account. This is a perfect opportunity to get your children to learn. Call the credit union for more details.

LOAN Headquarters

Always call your credit union first to see what loan programs are offered. Your credit union is constantly updating loan programs that benefit you, the member. With the lowest loan rates available, your life can be made easier, with low payments and payroll deduction or our on-line banking program.

ALWAYS CALL YOUR CREDIT UNION FIRST!

12-12-12 Holiday Loan

Believe it or not, the holiday season has past. Now the bills start arriving. Don't panic! Your credit union is here to help! Our holiday loans can ease the pressure by having the payments evenly distributed over the year. Definitely making the holiday brighter and your budget more manageable.

Hours & Phones

Hours

Mon., Wed., & Thurs. 8:00a.m. – 5:30p.m.
Tuesday 10:00a.m. – 5:30 p.m.

Friday 8:00a.m. – 5:00 p.m.

Phones & Website

Office(714) 536-6517 Fax(714) 969-0817
Private Line (877) 768-5409
www.hbcecu.com

Bad Credit... Let Us Help!

Do you think you cannot get financed because you have bad credit? Do you have any of the following?

- ✓ Bankruptcy? ✓ Tax Liens?
- ✓ Judgments? ✓ Charge offs?
- ✓ Repossession?

Or maybe all of these! Don't worry we can help! Come in to the Credit Union before going to the dealer, we will help you get that car you need.

Are you paying over 20% interest on your vehicle loan? Bring your purchase contract into the Credit Union and let us beat the rate. The car of your dreams could be yours with a rate as low as 11.5%.

Important Message: Any company or service mentioned by the Credit Union is not endorsed by the Credit Union. We merely provide the information as a convenience.

Start a new family tradition ...



Invite your relatives to join the Credit Union!

Give the Gift of Membership

When you give a family member the gift of credit union membership, you're giving them access to the same long list of products and services you already enjoy. Low-interest VISA credit cards are just the beginning. We also offer high-yield investment accounts, low rate loans and a variety of services that make handling your affairs more convenient. And don't forget

membership in the credit union can last a lifetime.

Call or come by to pick up membership applications for your family members today.

FYI

You can only have automatic withdrawals via Automated Clearing House (ACH) from your checking account, not from your savings account. This is a federal regulation, which prohibits such electronic withdrawals. If you have any questions regarding this regulation, please contact the Credit Union.

Financing Mistakes...

...That cost you money can be avoided by having your financing approved with the credit union before you shop.

Loan rates are available by calling your credit union staff.

SHARE RATES	APR	APY
Shares \$100 - \$25000	1.50%	1.51%
Shares above \$25000.01	2.0%	2.02%
IRA's	3.0%	3.03%

Share Certificates: \$2,500.00 minimum
Children Certificates: \$1,000.00 minimum

Call the Credit Union for current rates

Credit Union Closure Dates

January 17th – Martin Luther King Day

February 20th – President's Day

Please check our website for additional information regarding closure dates

REMEMBER YOUR CREDIT UNION WILL **NOT** CALL FOR YOUR USER ID OR PASSWORD!

Who has your ID?

You just tried to use your credit card and were denied because you are over limit – strange, you don't have a balance. Identity theft is happening frequently. Some helpful hints –

1. Buy a shredder
2. Be careful of what you throw away
3. Be careful at ATM's
4. Do not put checks in the mail from your home
5. Do not use your mother's maiden name as a password
6. Do not carry extra credit cards
7. Cancel credit cards you haven't used
8. Monitor your credit card and bank statements monthly
9. Do not carry your social security number with you
10. Do not use your credit card on the internet unless it is a secured site

FEDERAL REGULATIONS AND YOUR SAVINGS ACCOUNTS

Many members are not aware that, per federal regulations, savings accounts, as opposed to share draft (checking) accounts are restricted to no more than six electronic withdrawals, such as through Internet or telephone banking per month.

Withdrawals or transfers made in person and those processed through ATM machines are not restricted.

All financial institutions are required to member accounts for compliance with these guidelines. Here at HBCECU, our member service representatives will gladly assist you in arranging your electronic withdrawals in a manner that will accommodate your needs.

Important "800" Numbers

"Private Line" – 1-877-768-5409

(Automated account information)

Visa Inquiry (800) 808-7230

Lost/Stolen Visa Card

7:00a.m. - 9:00p.m. (800) 808-7230

9:00p.m. - 7:00a.m. (800) 991-4964

Credit Bureaus

Equifax

To order your report call:

1-800-685-1111

To report Fraud call:

1-800-525-6285

Experian

To order your report call:

1-800-397-3742

To report Fraud call:

1-888-397-3742

TransUnion

To order your report call:

1-800-888-4213

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School Overload

The new school year has just begun and so have the expenses. Just when you think you have everything paid for, a note comes home from school saying there are a few more things needed to make the learning process easier or more fun things are happening that your student just has to have. And then there is the winter formal just around the corner. Great loan rates for all those surprise expenses are yours.

WATCH YOUR RATE

Pay Day Loans are dangerous!

High interest rates of 460.109% - 782.14% or even higher are the norm. Excessive fees for late payments or non-sufficient funds are not unusual. Many times the institutions do not accept a check or money order and you are left carrying large sums of cash. Some institutions do not have to have a gun to take your money.

If you have a problem financially, see your credit union loan department. Rates at the credit union do not exceed 18% on emergency cash loans and/or credit challenged. Easy payroll deduction and regular payments allow you to pay the loan off within a reasonable time.

Your credit union should be the first place you consider for all your financial needs. Your credit union is really about people helping people.

To report Fraud call:
1-800-680-7289

Just a Reminder...

If you have credit life and/or disability insurance on your credit line with us, an advance may not be covered if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge. Credit card balances are not subject to the credit life and credit disability Pre-existing Medical Condition provision.