



CU NEWS\$

Huntington Beach City Employees Credit Union

January 2007

Thank You!

MEMBER LOYALTY IS THE MOST VALUABLE ASSET A CREDIT UNION CAN HAVE AND THE HARDEST TO EARN.

THAT IS WHY FOR THIS QUARTER YOU ARE SEEING AN EXTRAORDINARY BONUS DIVIDEND OF

\$20.00

DEPOSITED TO YOUR PRIMARY SHARES ACCOUNT. THIS IS YOUR CREDIT UNION'S WAY OF SAYING THANK YOU FOR YOUR LOYALTY AND CONTINUED SUPPORT.

Special loans Special loans

Did you know that your Credit Union offers a complete line of loans to meet those special needs that arise throughout the year?

The Holiday loan is perfect for this time of year to cover the expenses that weren't planned. Who knew the special toy Santa brought was so-o-o expensive? By using the Holiday loan to pay off the high interest credit cards your monthly payment would be less and could be stretched out over a year. For just 12 months at 12% and \$1,200.00 your holiday blues could be turned to holiday bright!

And just when you thought your head was above water, who comes along but Uncle Sam saying, "I want more". That is where our Tax loan comes in handy. Your Credit Union loan is better than having to pay the IRS penalties and makes sleeping so much easier.

And what else could happen the first of the year, but a new semester of school comes along. Again your credit union is there to help. The Back to School loan is perfect for the higher cost of books, and special items that are needed

YOUR CREDIT UNION IS ALWAYS THE BEST PLACE TO SAVE AND TO BORROW!!!!

BILL PAY

MORE AND MORE MEMBERS ARE CONVERTING TO THE BILL PAYMENT PROGRAM. THEY HAVE LEARNED HOW TO TAKE THE FRUSTRATION OUT OF PAYING THOSE MONTHLY BILLS WITH THE EASE OF THIS GREAT PROGRAM. IN ORDER TO USE OUR BILL PAYMENT PROGRAM, YOU MUST LOG INTO YOUR ACCOUNT AT WWW.HBCECU.COM, CLICK ON BILL PAYMENTS, AND SIGN UP. IF YOU HAVE ANY QUESTIONS, JUST COME IN OR CALL.

We are currently offering members the opportunity on any new/used auto loan to lower the interest rate $\frac{1}{2}$ %, 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 now offers 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 24, 2007, 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.



Visit us at our

WEB PAGE:

www.hbcecu.com

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 to you to look at past and current transactions.

Reorder Checks

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

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, you must first call the Credit Union to get a temporary password:

1. Log on to our Website: www.hbcecu.com
2. On the left hand side of the screen, you will see Member Login.
3. Input your member account number (ex. ****00) and the temporary password you were given; Click **Go**.
4. The Netbranch System will then ask you for a new password. *This password must be both alpha and numeric, at least six digits in length and is case sensitive.*

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 assistance.

CALLING ALL KIDS!



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

“Surf the web with a cautious and critical eye!”

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!

A Gift for all seasons!

No matter what the occasion, a gift card is always the perfect, size, color, style and gift. No more guessing or wondering if things were right. The Visa Gift card can be made in any denomination up to \$500.00 for your gift giving needs and it is easy to wrap!

Hours & Phones

Hours

CREDIT UNION

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

AUTO CORNER.....

- Are you paying over 20% interest for 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%.
- Looking to purchase a new vehicle, get pre-approved with the Credit Union and avoid the stress of financing with the dealership.
- Your Credit Union also offers Mechanical Repair Coverage (MRC) and Guaranteed Asset Protection (GAP) at a substantial savings than what the dealer is offering for the same products. Check with us before buying that coverage at the dealership.

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.

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.

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.

Loan rates are available by calling your credit union staff.

SHARE RATES	APR*	APY*
Shares \$100-\$25,000	1.50%	1.51%
Shares over \$25,000.01	2.00%	2.02%
IRA \$100-\$50,000	4.50%	4.58%
IRA \$50,000.01 & above	5.35%	5.35%

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

* Rates are subject to change call the Credit Union for current rates.

IRA NEWS – Remember that the Credit Unions IRA Program has no Annual Fee. Call for details.

Credit Union Closure Dates

January 15th – Martin Luther King Day

February 19th – Presidents' Day

May 28th – Memorial 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 monitor 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

Visa Inquiry (800) 808-7230

(Automated account information)

Lost/Stolen Visa Card

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

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