

# HBCU NEWS

Huntington Beach City Employees Credit Union

April 2004

**Thank you!  
To all those who  
have made our bill  
payment and on line  
banking a success.**

Writing checks, stuffing envelopes, trips to the post office can make bill paying a chore. By using the on-line banking and bill pay program, these "chores" can be eliminated. Just point and click and your bills can be paid when you want. By setting up your bill pay program you do not have to worry about being on vacation, or out of town or just enjoying life.



**CREDIT UNION  
NEWS**

### New Security Measures

Effective immediately, access to your credit union will no longer be available through the receiving dock area. To enter your credit union, the front doors of city hall, the city council chamber doors and the police department are available.

# 4.50% 4.5%

Yes, Home equity Line of Credit Loans have had the interest rate decreased to a 4.5% introductory rate. All existing loans have also been lowered to that great rate.

# Meet or beat! Meet or beat!

**Bring in the purchase order of your new or used vehicle and see what the credit union can do!**

**Don't let the dealership fool you with teaser rates or deals on the car you don't want.**

**We've got money to loan and we are ready to help you get the car you want, not the one the dealer wants you to have.**



Did you know your Credit Union has a Website? **No!** Well check us out at [www.hbcecu.com](http://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 by 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 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:

Don't Let Uncle Same "Hang you out to

1. Log on to our Website: [www.hbcecu.com](http://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; you can use the password from the Private Line or the last four digits from your Social Security number. Click **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 assistance.

[www.hbcecu.com](http://www.hbcecu.com)

## CALLING ALL KIDS!



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

**For a limited time now, if you open an account for your kids, the credit union will deposit the first \$5.00 for you. This is a perfect opportunity to get your children to learn about saving. You can even setup payroll deductions directly into the account for their college money. Call the credit union for more details.**

## LOAN Headquarters

**Don't Let Uncle Sam "Hang you out to dry"! If you need a cash loan to pay taxes we can help. Uncle Sam wants what is due, no more, no less and there are penalties for late payment. If you need extra cash for taxes or any other purpose, call or stop in. Give us a short time to complete the details and upon approval, the money will be waiting when you stop in.**

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.

# h o m e w o r k

Make your home work for you.

The money can be used for home improvements, bill consolidation, the vacation you always dreamed.

Low rates and our no fee program are but a few of the many advantages of borrowing with your credit union.

Come in and meet with our knowledgeable staff about what a Home Equity Line of Credit can do for you.

Also, be sure to discuss this loan with your tax consultant about additional advantages that may be available to you.

## 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.

**Credit Union Closure Dates**  
**Memorial Day - May 31<sup>st</sup>**

**Independence Day - July 5<sup>th</sup>**

**Please check our website for additional information regarding closure dates**

**Open a New Checking Account and  
Get Your first Box of Checks Free  
from the Credit Union. Come in  
today for an application.**

**Loan rates are available by calling  
your credit union staff.**

| SHARE RATES | APR   | APY   |
|-------------|-------|-------|
| Shares      | 1.50% | 1.51% |
| IRA's       | 2.50% | 2.52% |

**Share Certificates: \$2,500.00 minimum**  
**Children Certificates: \$1,000.00 minimum**  
Call the Credit Union for current rate

## **CREDIT UNION** 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  
[www.hbcecu.com](http://www.hbcecu.com)

## 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

## FACT AND FANASTY

0% Auto Financing may not be the best deal. If you take a close look at what the dealers are offering with these low teaser rates, you will see that often, the vehicles are not the most popular models. The rates may be offered for a shorter term. Your credit has to be excellent, established and no blemishes.

The best deal may be to take advantage of the rebates offered by the dealer and financing your car with your credit union. Low payments, longer term, no prepayment penalty and no application fees.

Call and speak with Marilyn about our new or used car loan program.

### 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.

### Important "800" Numbers

**"Private Line" Local** (714) 374-3606  
**"Private Line"** (800) 424-5035

#### (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

**Lost/Stolen ATM Card**  
**7:30a.m. - 5:30p.m.** Call Credit Union  
**9:00p.m. - 7:00a.m.** (800) 754-4128