

HBCU NEWS\$

Huntington Beach City Employees Credit Union

APRIL 2005

TAX TIME AGAIN

AS PART OF OUR CONTINUING EFFORT TO HELP TAKE THE PRESSURE OUT OF TAX TIME, YOUR CREDIT UNION IS OFFERING TAX LOANS TO PAY UNCLE SAM. AS USUAL, LOW RATES AND A CONVENIENT REPAYMENT PLAN ARE THE NORM! DON' LET UNCLE SAM GET YOU DOWN!

1-877-768-5409

NEW YEAR - NEW NUMBER
PRIVATE LINE

Again for better service, the credit union has revised the Audio Response Unit phone number. More services are available for your convenience in working with your account. You would not have to worry about having access to your computer. As long as you have a phone, be it a cell or land line, your credit union is at your fingertips.

Be sure to mark this new number in your phone book, or key the number into your cell.

Your credit union is at your fingertips!

Update today!
Update today!

Recently, new cards were sent to our ATM cardholders along with a sheet to update records. This is **VERY** important as the updated information will allow the credit union to contact you immediately if a problem should occur with your ATM card. In this day and age of instant access to your money, wouldn't it be nice if the staff could have instant access to you if there was a potential problem?

Because the new atm card is –

Better!

The ATM program offered by your credit union is better! During the first quarter new atm cards were sent to you with a new personal identification number (PIN). With these new cards and pins, your credit union will be able to offer current up to the minute balances available in your checking account.

BILL PAY

Can't live without the Bill pay program. On the road, or in the comfort of your home, your bills can be paid with a simple click of your mouse. Once your accounts are in place, bill paying is less painful !(?) The response has been overwhelming to our new service. Get on the bandwagon and make your life easy!

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

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.

MARK YOUR CALENDAR

Wednesday, January 25, 2006 at 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 a part of 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 by for a limited time now, if 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 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 Sam "Hang you out to

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; 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.

CALLING ALL KIDS!



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

Due to an **OVERWHELMING** response, 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

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.

SAIL INTO YOUR NEXT VACATION!

OR DRIVE, OR FLY OR BIKE OR CLIMB INTO YOUR NEXT VACATION WITH HELP FROM YOUR HBCECU. VACATION LOANS ARE AVAILABLE ALL YEAR. NOT JUST FOR THE SUMMER. STOP IN AND SEE WHAT YOUR CREDIT UNION CAN DO TO MAKE YOUR VACATION UNFORGETTABLE!

ALWAYS CALL YOUR CREDIT UNION FIRST!

Hours **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	

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.

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 rates

Credit Union Closure Dates

Memorial Day – May 30th
Independence Day – July 4th

Please check our website for additional information regarding closure dates

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 HBCUCU, 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

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.