



CU NEWS\$

Huntington Beach City Employees Credit Union

April 2007

Any where, any way, any how...
You have access with
**ONLINE BANKING, BILL PAY &
ATM**

You are able to access your money **24
hours a day, 7 days a week** with many
services offered by your credit union.

- ✓ **Online Banking**
- ✓ **Bill Payment Program**
- ✓ **ATM/ Debit Cards**

Our Bill Payment Program takes the
frustration out of paying those monthly
bills with the ease of this great program.
Simply 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.

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!**

Credit Union Offers Further Protection for You Against Credit/Debit Card Fraud

To help protect you against credit/debit fraud,
we have enhanced our fraud system to include
a sophisticated neural network. Now, when a
transaction on your card appears to fall
outside of your usual spending pattern, an alert
is created.

A fraud analyst or automated voice system
will then contact you at your home or your
office to verify whether you authorized this
transaction which does not meet your
historical card spending behavior. Part of the
verification will be to ask you to confirm the
last four (4) digits of your Social Security
number on file.

If we are not successful contacting you, a
decision will be made in your behalf to block
future transactions until you can be reached
for confirmation. Therefore it is important
that you provide us with your most up to
date phone numbers.

Especially if you plan on using your card
while on vacation, please call the Credit
Union and let us know. This is part of our
continuing effort to provide you with the best
protection available when using your
credit/debit card. We hope you enjoy the
peace of mind that comes with knowing your
card carries this state of the art security
feature.



CREDIT UNION NEWS

Limited Enrollment Period Begins for Member Dental and Vision Care Coverage.

We are please to introduce the "Member Select" Cigna Dental options and VSP Vision Care plan in cooperation with the California Credit Union League. They are designed all credit union members who do not have access to employer group plans.

"Member Select" enrollment activities have commenced and will conclude June 8, 2007. Actual coverage is effective July 1, 2007.

The plan options are:

1. **CIGNA Dental Preferred Provider Option (PPO)**
With Cigna Dental PPO coverage, maximum benefits are achieved when using dentists who agree to Cigna's lower charge schedule. It is very possible that your dentist is one of 53,000 Cigna PPO dentist, with in its nationwide network. However, even if he is not in the network, you will still receive coverage on a out-of-network basis.
2. **CIGNA Dental (HMO)**
This low cost managed dental care option requires enrollees to select a dental office in the Cigna Dental HMO network. There is no coverage maximum and fixed co-payments are charged for dental services provided. Coverage is available in most states.
3. **Vision Service Plan (VSP)**
The Vision Care option provides maximum benefit when enrollees visit one of the 24,000 VSP network doctors nationwide. However, out-of-network benefits at reduced levels are available. Coverage is available nationwide.

Members interested in receiving a "Member Select" enrollment kit should call toll free at **1-888-293-4903 option 2**. This kit provides all details of plan options and rates, and enrollment forms.

Remember, the enrollment deadline is June 8, 2007.

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



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.

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!

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 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

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



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.

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

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.

Credit Union Closure Dates
 May 28th – Memorial Day
Please check our website for additional information regarding closure dates

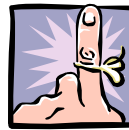
FEDERAL REGULATIONS AND YOUR SAVINGS ACCOUNTS

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.

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.



TEN SMART SAVING TIPS

1. Never waste money on ATM Fees. Go to a drugstore or supermarket and buy something you need to get cash back at no charge.
2. Have a small meal before dining out so you don't order too much and over-spend.
3. Use a store's "hold" policy for expensive purchases to give you time to think before committing.
4. Purchase a water filter or purifier – in the long run, it's cheaper than buying bottled water.
5. Remember the "touch it once" rule. Rather than tossing bills in a pile, pay them the day they arrive to avoid late fees.
6. Don't buy something simply because it's on sale. A 40% discount is a 60% liability if you never use it or already have one.
7. Become a member of the library. It's not just for books, but CD's DVD's, classes, story hours for children, Internet Services... all for free.
8. Make saving money a family affair. Set a group goal (such as a vacation or a new stereo system) and everyone do his or her part to contribute.
9. Ask for samples from your doctor, dentist, or at the cosmetics counter to test out new products before purchasing in bulk.
10. Check your account balances everyday. While that may sound extreme, it will keep you from spending what you don't have.

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.