

HB CU NEWS\$

Huntington Beach City Employees Credit Union

July 2005

SAIL AWAY!

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!**

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.

GOT IT?

*If not, then you need to get IT!
The "IT" is the Huntington Beach
City Employees Credit Union
Visa card.*

*Your credit union offers a variety
of VISA cards from the Visa
classic, with the old pier on the
card, Visa Gold with the new pier
and Our Visa Platinum.*

*Even if you are a student we have
a VISA card designed for you.*

*Our low rates, no annual fee, low
repayment plan and scorecard
program are but a few of the
services offered with our VISA
program.*

Keep in touch!

*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? Please notify
the credit union of any changes as
they occur.*

BILL PAY

*Some things in life should happen
without any effort. Paying your
bills through our Bill Pay program
is one of those "Things". No
matter if it is your cable, phone,
utilities or credit card these bills
can be paid automatically by just
a click of the mouse.*

*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 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

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 an active 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.

NEVER ENDS

Expenses for school are continuous. Not just for clothing and shoes any more. The cost for all the "special" necessities is unbelievable. Your credit union is here to help. Whether your school is year round or has the summer off, your credit union has a loan for your specific needs.

ALWAYS CALL YOUR CREDIT UNION FIRST!

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

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

Independence Day – July 4th

Labor Day – September 5th

November 11th – Veterans Day

November 24th & 25th – Thanksgiving

December 26th – Christmas 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 HBCFCU, 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.