

HBCU NEWS\$

Huntington Beach City Employees Credit Union

July 2006

Perfect Loan
Perfect Time

Vacation – the wonderful time of year we all look forward to enjoying. Whether the plan is for an exotic vacation to some far away land, or a great stay at home vacation to do the hobbies you and your family love, the vacation loan may be just what is needed to make the time off perfect.

The “Vacation Loan” is the loan to help make your vacation a time to remember. By using the vacation loan as part of your budgeting, you can have a great vacation every year. When penciling in your vacation on your calendar, be sure to pencil in your Vacation Loan at your Credit Union.

Fraud Alert

PLEASE BE AWARE THAT “PHISHING” IS OCCURRING CONSTANTLY. NEVER GIVE ANY INFORMATION OVER THE INTERNET, OR OVER THE PHONE UNLESS YOU ARE ABSOLUTELY SURE OF WHO YOU ARE DEALING WITH IS WHO YOU THINK THEY ARE. BEWARE WEBSITES ARE BEING CREATED TO LOOK LIKE A LEGITIMATE BUSINESS THAT THE CREDIT UNION OR OTHERS MAY BE ASSOCIATED. NEVER RELEASE INFORMATION

PLEASE KNOW THAT YOUR CREDIT UNION WILL NEVER CALL AND ASK FOR YOUR ACCOUNT NUMBER OR PASSWORD.

Visa Gift Cards!

Not sure what to buy?

The Bride and Groom’s gift registry already cleared out? Family out of the area and the gift you want to mail weighs a ton? Allowance time for the college student? Control vacation expenses.

Huntington Beach City Employees Credit Union
Gift Card could be the perfect answer.

These low cost gift alternatives are perfect because there is no pre-determined amount. You can give the exact dollar amount you want for those special occasions.
This new product is perfect for gift-giving any time of year. And, an even better way to monitor spending.

THERE IS NO PLACE LIKE YOUR CREDIT UNION TO SAVE AND TO BORROW

BILL PAY

BECOME PART OF THE "BILL PAY" TEAM. MORE AND MORE PEOPLE ARE SAVING TIME AND MONEY BY USING THE "BILL PAY" PROGRAM AT YOUR CREDIT UNION. NO MORE RUNNING TO THE POST OFFICE TO BUY STAMPS, EVEN SAVE ON THE COSTS OF BUYING CHECKS. KNOW THAT YOUR PAYMENT HAS BEEN MADE WHEN YOU WANT. SIGN UP TODAY FOR THIS GREAT SERVICE

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 will offer 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.

Meeting your financial needs

Your Credit Union is always looking for new ways to meet your financial needs. If there is anything that the staff or a service the credit union can offer, please feel free to let us know. Your Credit Union wants to be your one stop for all your financial needs.



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 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 Application

Complete Application on line and fax pay stubs to credit union. Get approved.

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:

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. Contact your Credit Union for a temporary password. **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.

Start your children, grandchildren, nieces and nephews out right with a financial plan at your Credit Union. With a small deposit into an account and bringing your young family members in to make deposits, you can teach your children the value of money. They can watch there money grow.

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!

Back to School

It seems school just got out and now you are beginning to look forward to the beginning of the new school year. Your credit union is here to help with those expenses that are above and beyond what you thought they would be. Yearbook and student activity cards are but a few of the expenses that can destroy your budget. The "Back to School" loan offers a low 12% interest rate.

Hours & Phones

Hours

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	4.0%	4.06%

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

Call the Credit Union for current rates

Credit Union Closure Dates

July 4th – Independence Day

September 4th – Labor Day

November 10th – Veterans' Day

November 23rd & 24th –

Thanksgiving Holiday

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 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

(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