



# CU NEWS\$

Huntington Beach City Employees Credit Union

October 2004

**The new school year has just begun.  
Holidays are just around the corner**

Computer loans are here! Where else could you get a loan for that new computer that will make your student brighter, your gift list shorter and your life easier?

A Dell or any other brand is just a signature away. For less than a \$100.00 a month, \$2000.00 at a low 10% APR the computer is all yours.

Call for quick approval.

# 2005

**NEW YEAR – NEW CAR**

New car models are just coming out. Be among the first to drive away with a low rate and a new car!

The old gas-guzzlers can be parked. You can cruise around in the sport car of your dreams. The new hybrid can let you take the car pool lane. The station wagon or van can take the family where ever you need to go.

# Have you heard? Have you heard?

**Home equity line of credit loans are available. No appraisal fees. No out of pocket expense to you, our member. Low rates are still available. College, home improvement, or ????**  
**Just think what you could do!**

# VISA

**Be it a Classic, Gold or Platinum card, we've got the card for you.**

**Let the credit union find the perfect visa for you. Low rates, beginning at a low 9.0%. Limits as high as \$20,000. NO annual fee. NO Cash advance fees.**

# BILL PAY

Life can be made simple with the HBCECU new 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. The response has been overwhelming to our new service. Get on the bandwagon and make your life easy!



## 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 26, 2005 at 7:00 PM the credit union will hold the annual meeting of membership. Election of officers and committee members will be held. 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.

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.

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



Visit us at our  
**WEB PAGE:**

[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

**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](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.

## 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

The kids are back in school and the costs of yearbooks, first dances, school clothes, special ID's, and sports uniforms are just beginning. Your credit union has many different types of loans that will help you get through the school year. Call or come in and see what the credit union can do to help you make the grade!

Hours

### 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)

## 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.



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 rate

**Credit Union Closure Dates**  
**Veterans Day – November 11<sup>th</sup>**

**Thanksgiving Day & Day after –**  
**November 25<sup>th</sup> & 26<sup>th</sup>**

Christmas Day – December 24th

New Years Day – December 31st

**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 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" 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

**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.