



CU NEWS\$

Huntington Beach City Employees Credit Union

October 2005

Choose Your Card!

You can now choose the best Visa card for your needs. Huntington Beach City Employees Credit Union now offers four different cards to help meet your financial needs

The Student Visa card is offered to those students who attend college for a minimum of 12 units and is working part-time. What a great way for our youth to learn how to manage funds and establish credit at the same time.

The Visa Classic card is an entry-level Visa card with a low rate of 15%; no annual fee and no cash advance fees.

The Visa Gold card also offers Scorecard reward points and a low rate of 12%; higher credit limits plus no annual fee and no cash advance fees.

The Visa Platinum Card now offered is the ultimate. Low 9% APR, Scorecard Reward Points with every purchase, no annual fee and no cash advance fees.

No matter which Huntington Beach City Employees Credit Union Visa card you carry, you know that you are receiving the most competitive rates, the lowest in fees and the best in service.

Apply on line today, or stop by and pick up your application.

There is no place like your credit union to save and to borrow.

Visa Gift Cards! Visa Gift Cards!

Not sure what to get that for the holidays? 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?

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 will be available just in time for the gift-giving season.

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 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

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.

MARK YOUR CALENDAR

Wednesday, January 25, 2006, 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 active in YOUR CREDIT UNION.

www.hbcecu.com



Visit us at our **WEB PAGE:**

Did you know your Credit Union has a Website? **No!**

We'll 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 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; 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

CALLING ALL KIDS!



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

assistance.

Due to an OVERWHELMING response, if you open an account for your kids, the credit union will deposit the first \$5.00 with the set up of payroll deduction into the new account. This is a perfect opportunity to get your children to learn. 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.

ALWAYS CALL YOUR CREDIT UNION FIRST!

Believe it or not!

The holiday season is upon us. The list keeps expanding and prices are going higher. Your credit union is here to help! Our holiday loans can ease the pressure by having the payments evenly distributed over the year. Definitely making the holiday brighter and your budget more manageable.

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
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

November 11th – Veterans Day
 November 24th & 25th – Thanksgiving
 December 26th – Christmas Day

January 2nd – New Year's Day

January 17th – Martin Luther King 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 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