



CU NEWS\$

January 2008

Huntington Beach City Employees Credit Union ❖ www.hbcecu.com ❖ (714) 536-6517
2000 Main Street, Rm. B-272 ❖ P.O. Box 910 ❖ Huntington Beach, CA 92648

Notice of Fee Increase

Effective February 1, 2008, the fee for Non Sufficient Funds will increase to \$20.00 per item. A complete list of other fees charged by the Credit Union is located on page 2.

If you have any question please call the credit union.

INSIDE THIS ISSUE

Special Offer 6 Month Certificate	1
Notice of Fee Increase	1
Member's Annual Meeting	1
Credit Union Fees	2
Share Rates	2
Tax Loan Special	3
Account Access with Ease	4
Contact Us	4

The Private Line

Need to know your account balance but are not near a computer and the credit union is closed. Have no fear, call the Private Line. The Credit Union's Private Line system can give you account information 24 hours a day, 7 days a week.

Call the Credit Union today to get set up with access.

Special Offer on 6 Month Certificate

Credit Union is currently offering a special rate on the 6 Month Certificate Savings Account.

Call the Credit Union for more details.

*"Need a last minute gift?
Remember that the Credit
Union offers VISA gift card,
stop by to pick one up today!"*

Member's Annual Meeting

This year's membership annual meeting will be held on Wednesday, January 23, 2008 at 7:00 p.m. This year's meeting will be held in the Emergency Operations Center Room located through the double doors, to the left of the credit union, down the hall.

Please join us to hear from the Board of Directors regarding the condition of the Credit Union over the last year.

Credit Union Closure Dates

January 1, 2008 – New Year's Day

January 21, 2008 – Martin Luther King Day

February 18, 2008 – President's Day

Please check our website for additional information regarding closures dates.

Membership is a Gift

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.

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.

APR – Annual Percentage Rate

APY – Annual Percentage Yield

Credit Union Fees

NSF	\$20.00
Hand Post Item	\$ 5.00
Automatic Transfer	\$ 2.00
Returned Mail	\$ 2.00
Returned Deposit	\$15.00
Dormant (Escheat)	\$ 2.00
Stop Payment	\$10.00
ACH Stop Payment	\$25.00
Account Research	\$20.00 Per Hour
Microfilm	\$ 1.00
Check Copies	\$ 3.00 After 3 Per Month
Account Balancing	\$20.00 Per Hour
Wire Transfers	\$10.00 Domestic
Wire Transfer	\$25.00 International
Copy Of CU Issued Check	\$ 2.00
Bill Pay Service Only	\$ 3.95 Per Month
Membership Fee	\$ 1.00 (1 st Account)
Gift Card Fee	\$ 2.50

IRA Savings Accounts

Retirement is a reality for all members, young and younger. The Credit Union is here to help with Traditional and Roth IRA accounts. Check out our current rates, they are competitive with the bigger financial institutions. There is no annual fee for these accounts.

Also, we offer the Coverdell Education Savings Account for minors. This will help prepare for your child's college expenses early.

Contact the Credit Union for more information regarding opening an IRA account .

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

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.

Loan Headquarters

Credit Union Can Help You Pay Uncle Sam

The holiday season has drawn to a close. That means it is time to do our state and federal income taxes. Some of you will be lucky enough to have to pay additional money to the government. The credit union has a loan available to help you pay the government without the penalties.

The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term is 12 Months, the total interest on this loan is less than \$80.00.

Call, Stop by, or apply online today!

Access your Visa Account With EZCardInfo.com

Now accessing your Visa Credit Card Account is even easier. Log on to EZCardInfo.com, you are able to access up to date credit card account information, make payments, and review statements.

You can access EZCardInfo from a link on the Credit Union website at www.hbcecu.com. Make sure you have your credit card handy when you enroll. It is that simple.

We're on the Web!

Visit us at: www.hbcecu.com

Fixed Rate Mortgage Loans

The Credit Union is now offering a Fixed Rate Mortgage Loan option to the selection of real estate loans offered.

This Fixed Rate Second Mortgage is a closed end second mortgage loan with a 15-year amortized repayment period. Call the Credit Union for more details regarding this loan program.

Home Equity Line of Credit

Many members have taken advantage of the Credit Union's Home Equity Line of Credit. Some did not know that the Credit Union had such a loan available. For those unaware, let me introduce it to you.

This loan can either be a first or second mortgage on your primary residence. Maximum available loan amount for this loan is \$250,000. The loan amount is derived at 80% of the appraised value of your property minus any first mortgage loan balance. That determines the available equity in your home.

The best part of this loan is that there are no costs or fees to the members who elect to apply for this loan. The credit union will pay all cost for the loan; all we ask is that you keep the loan open for three years. If you choose to pay off and close it before the three years, we will require that you pay the costs and fees that the Credit Union paid on your behalf.

Sounds good? Stop by or call the Credit Union for any further question or to receive a loan application. We are happy to assist you.

Account Access with Ease

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

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.

Online Banking

View account information at any time.

Bill Payment

Accessible through online banking.

Private Line - (877) 768-5409

Audio Response Unit another way to access your account information

Current Rate and Product Information

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.

Remember...

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.

Contact Us Hours

Monday, Wednesday, Thursday

8:00 a.m. – 5:30 p.m.

Tuesday

10:00 a.m. – 5:30 p.m.

Friday

8:00 a.m. – 5:00 p.m.

Phone Numbers

Office (714) 536-6517

Fax (714) 969-0817

Private Line (877) 768-5409

Important "800" Numbers

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

Do you have a suggestion or idea as to how the Credit Union could better serve your needs as the member? Give us a call with your input. We want to hear from you.

