



January 2012

Quarterly Publication

Inside this issue:

Get our Visa Card	2
Christmas Leftovers	2
Annual Member's Meeting	2
Your Checks have a new look	3
Were you in Military?	4
Credit Union Fees	4

Make the Switch from the BANK to your Credit Union!

Sometimes we have a tendency to over look a good thing staring us in the face. Like your Credit Union.

Recently, there was a national campaign about making your Credit Union your primary financial institution. That resulted from an announcement from a Bank that they would begin assessing a monthly fee for account holders who use their debit cards. The Credit Union is currently not assessing this type of fee. The Credit Union values the relationship we have with our members.

As a member of this Credit Union, you have access to the same benefits you would at the BANK. The only difference is the Credit Union does not charge the fees the Bank charges for the same service.

Here is a partial lists of those benefits:

- i NO FEE Checking with Direct Deposit
- i Overdraft Protection
- i Online Banking
- i Bill Pay
- i ATM/Debit Cards
- i VISA Credit Cards with Score Card Points
- i Competitive Rates for Consumer Loans.

And the fees we do have to charge are much less than what is charged from the BANK. A list of our current fees is listing in this newsletter on Page 4.

Stop by the Credit Union to get easy to follow information about moving your accounts from the Bank to the Credit Union.

Establish a relationship with your Credit Union, where you are a member, not a number.



Auto Rate of 1.99% has been extended... Get Approved Today!

For a limited time, your Credit Union is offering 1.99% interest rate with a 48-month repayment term on any new or used auto financed. This could be a vehicle financed with another financial institution or vehicle purchased.

Vehicles already financed with the Credit Union do not qualify.

Qualifying for this offer is based on approved credit. Used vehicles will be valued based on Kelly Blue Book.

Stop by or call the Credit Union to get more information regarding the great offer.

ANNUAL MEMBER'S MEETING

The Annual Members Meeting is scheduled for Wednesday, January 25, 2012 at 6:30 p.m. located in Room B-7.

All members with accounts in good standing are encouraged to attend this meeting. This is an excellent opportunity to learn about your Credit Union's current financial soundness and meet the Board of Directors.

We encourage and look forward to seeing you all there.



Credit Union Closure Dates

January 16, 2012 – Martin Luther King, Jr. Day

February 20, 2012 – President's Day

Please check our website or call the office for additional information regarding business hours and any additional closure dates.

OVERWHELMED WITH CHRISTMAS LEFTOVERS

Has the Christmas Season taken a chunk out of your finances, leaving you with the leftover... Bills! The Credit Union is here to help!

We have just the loan to help you pay for all those Christmas Holiday Expenses. The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term 12 Months, Interest Rate is 12%.

Call, Stop by, or apply online! We are here to help you with

IS OUR VISA CARD IN YOUR WALLET? IT SHOULD BE...

The Credit Union's Visa Card program offers a wide range of card products tailored to suit your individual needs. From our student Visa to the platinum card program, we have the perfect Visa card for you.

Student Visa Card

This card will help your college student establish responsible credit history.

Visa Classic Card

The Classic Card with a fixed interest rate of 15%, this card is perfect for anyone looking to establish credit without having to pay a high interest rate.

Visa Gold Card

The Gold Card brings with it the Scorecard Rewards program, plus a fixed interest rate of 12%. Earn points for using this card, which are good for airline tickets, vacation packages, and other goods and services.

Visa Platinum Card

The Platinum card, not only do you get all the benefits that come with the Gold Card, but you also have the benefit of a 9% fixed interest rate.

Look, you get all of these great benefits with your Visa Program, plus a picture of our Pier is on each card and NO Annual Fee! What better way to show pride in your Credit Union. Contact the Credit Union to apply today.



An Exciting Change is Coming to Your Checks! Introducing, CheckFolio™

You may notice that your next check order looks different when it arrives in your mailbox.



We're excited to bring you CheckFolio, an innovative new way to receive, store and use personal checks. With CheckFolio, multiple checkbooks are neatly aligned in a compact folio for convenient use and storage. The result of extensive research and consumer feedback, CheckFolio is designed to help you:



Stay organized. All components are packaged together neatly, ready to place in a drawer, filing cabinet or on a bookshelf so you can easily

access them when you need to and store them when you don't.

Secure your identity. CheckFolio arrives in a tamper-evident package and its unique design makes for discreet and flexible storage options – helping to protect the contents and your identity.

Protect the environment. The compact and efficient design uses less material and creates less waste – plus, CheckFolio is recyclable.

We know you'll love CheckFolio as much as we do!

CREDIT LIFE AND DISABILITY DISCLAIMER

NOTICE:

This insurance may not cover an advance or charge under your credit line 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.

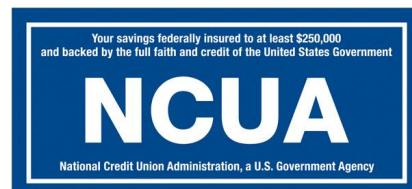
Credit card balances are not subject to the Credit Life and Credit Disability Pre-Existing Condition provision.

FEDERAL REGULATIONS REGARDING SAVINGS ACCOUNT TRANSACTIONS

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 monitor 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.



Huntington Beach City Employees Credit Union

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Huntington Beach, CA 92648

Office (714) 536-6517
Fax (714) 969-0817
Private Line (877) 768-5409

Office Hours
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.

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

Lost / Stolen ATM Card
(800) 554-8969

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 by simply logging onto the website at www.hbcecu.com.

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.

Are you Active Military or were you in the Armed Forces?

The Credit Union wants to recognize our members who have served our country in the Armed Forces. We will be spotlighting those members (Present and Past) who are currently active, reserve status in the military or are a veteran.

We want to know your story.

Please email karli@hbcecu.com with your information.

In your email, please include Branch of the Armed Forces, Years of Service, Station Locations, Highest Rank achieved and any interesting experiences during service. We will spotlight up a different member each month in the newsletter and on the website.

We look forward to hearing from you and sharing your story with the membership.

CREDIT UNION FEES

Effective February 1, 2012

NSF	\$25.00
Hand Post Item	\$ 5.00
Automatic Transfer	\$ 2.00
Returned Mail	\$ 2.00
Returned Deposit	\$25.00
Redeposited Deposit Item	\$25.00
Dormant (Escheat)	\$ 2.00
Stop Payment	\$25.00
ACH Stop Payment	\$25.00
Account Research	\$25.00 Per Hour
Microfilm	\$ 1.00
Check Copies	\$ 3.00 After 3 Per Month**
Copy of Statement	\$ 2.00 per Page
Account Balancing	\$25.00 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
VISA Cash Advance	\$10.00 (Non CU Card)
Temporary Checks	\$ 5.00 (10 checks)

** Check Copies are free with Online Banking access and E-Statements.