



January 2013
Quarterly Publication

CU OFFERING TWO GREAT AUTO FINANCING RATE OPTIONS.

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We are now offering our members two great auto loan rates:

1.99% for New Automobiles*

2.99% for Used Automobiles**

Both special rates have a maximum repayment term of 48 months.

Used vehicles, we will finance up to 100% of Low Kelly Blue Book value of the vehicle. Vehicles being refinanced from other financial institutions are eligible for the special rate, up to Blue Book Value.

Vehicles currently financed with the Credit Union are not eligible.

Call or Stop by the office today for more details.

*1.99% : Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.
**2.99% Estimated Payment based on 48-month term is approximately \$22.13 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.



WITH SYMPATHY, CREDIT UNION LOSES A BELOVED BOARD MEMBER

The Credit Union is saddened to announce the passing of Jack Miller, Treasurer of the Credit Union's Board of Directors, on October 6, 2012.

A Memorial Service was held at St. Wilfrid of York Church on Sunday, October 21, 2012.

Jack served as a dedicated Credit Union volunteer for over 43 years. Our sincere condolences are with his family at this time. Jack will be missed.

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.

ANNUAL MEMBER'S MEETING

The Annual Members Meeting is scheduled for Wednesday, January 23, 2013 at 6:00 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 21, 2013 – Martin Luther King, Jr. Day

February 18, 2013 – 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 8%.

Call, Stop by, or apply online! We are here to help you with those Christmas expenses.



TURBO TAX SOFTWARE IS AVAILABLE THROUGH NETBRANCH

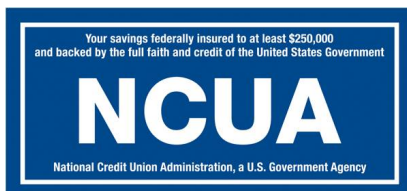
Turbo Tax, individual income tax return preparation software, is available through NetBranch Online Banking account access for free. Simply log on to your Member Account from the Credit Union website and click on the Turbo Tax link tab. You will then be redirected to the Turbo Tax web page where you can use the software to prepare your 2012 income tax return. If you have not enrolled into NetBranch, all you need to do is call the office and we will set it up for you.

CREDIT LIFE AND DISABILITY DISCLAIMER

NOTICE:

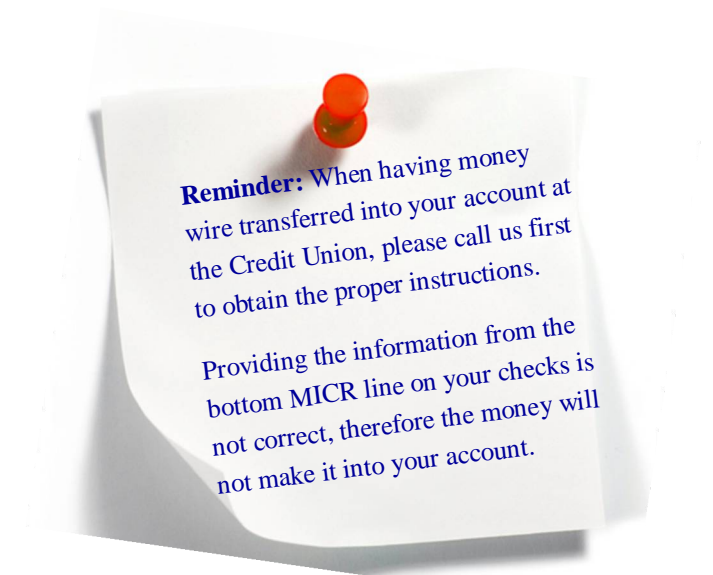
This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

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



IMPORTANT INFORMATION REGARDING CHECK RE-ORDERS

If you elect to call the 800 number listed on the re-order form for your checks, please keep in mind that the shipping of these checks will be processed as First Class Mail. This will increase the overall cost of the checks, due to the additional postage for First Class Mail. To avoid paying this additional postage fee, just call the office and we will process the re-order for you.



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

2000 Main Street, Room B272
P.O. Box 910
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.

CREDIT UNION FEES

Effective January 1, 2013

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.

NSF	\$25.00
Hand Post Item	\$ 7.00
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	\$15.00 Domestic
Wire Transfer	\$25.00 International
Copy Of CU Issued Check	\$ 5.00
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)
Checking Account	\$3.00 Per Month++

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

++ Monthly Checking Account Fee is waived for Accounts with Direct Deposit, Visa Account or Loan Account with the Credit Union,