



January 2015

Quarterly Newsletter

Inside this issue:

Need Help Paying your Income Taxes?	2
Annual Membership Meeting	2
Credit Union Closure Dates	2
Get Pre Approved for your Next Car Today!	3
Federal Regulations for Savings Transactions	3
Fee Schedule	4

LET YOUR HOME'S EQUITY WORK FOR YOU

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 70% 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 POINTS, COSTS or FEES to the Member who elects to apply for this loan. The Credit Union covers all costs for the loan; all we ask is that you keep the loan open for three years.

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.

OVERWHELMED WITH CHRISTMAS LEFT OVERS

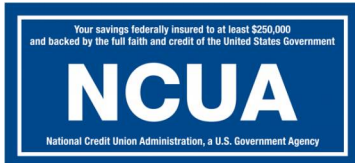
Has the Christmas Season taken a chunk out of your finances, leaving you with the leftover... Bills! The Credit Union is here to help!

We have two loan options to help you pay for all those Christmas Holiday Expenses. These Christmas loan is the perfect way to cover those expenses. It is this simple:

Option 1: Loan Amount is \$1,200.00, Repayment Term 12 Months, Interest Rate is 8%.

Option 2: Loan Amount is \$2,400.00, Repayment Term up to 24 Months, Interest Rate is 8%.

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



IS A CREDIT UNION 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

Help your college student establish responsible credit history. Some restrictions may apply. Call for details.

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 11.9%. 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.



CREDIT UNION CAN HELP YOU PAY YOUR TAXES

The infamous April 15th deadline for filing federal and state income taxes is fast approaching. 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, Interest Rate is 12%, therefore the total interest on this loan is less than \$80.00.

If you need a little more than \$1,200, give us a call so we can work with you.

ANNUAL MEMBERSHIP MEETING

This year's Annual Membership Meeting will be held on Wednesday January 28, 2014 at 5 p.m. in Room B-7.

This is an excellent opportunity to meet our Board of Directors and other volunteer Committee Members.

The Credit Union will close early at 4:30 PM. on that day to prepare for the meeting.

We look forward to you joining us.

CREDIT UNION CLOSURE DATES

January 19, 2014— Martin Luther King Day

February 16, 2014— President's Day

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

1.99%

HURRY! GET PRE-APPROVED BEFORE THIS OFFER DRIVES AWAY!

We continue to offer our members two great auto loan rates:

- 1.99% for New Automobiles*
- 2.99% for Used Automobiles**

2.99%

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.

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.

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.

BILL PAY USERS CONFIRM ACCOUNT NUMBERS

If you use electronic payment services, i.e. Bill Pay, through any financial institution, please confirm your account numbers prior to submitting any payments.

Often when an account has been compromised the account number will have changed. Therefore you will need to make note of this change within your Bill Pay system. Otherwise the payment could be applied to the wrong account.

FEDERAL REGULATIONS FOR 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

YOUR FULL SERVICE CREDIT UNION

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 FEE SCHEDULE

Effective January 1, 2015

Non Sufficient Funds	25.00	Account Balancing	35.00 First hr / 25.00 hr after
Hand Post Item	10.00	Wire Transfer Incoming Domestic	10.00
Courtesy Pay	25.00	Wire Transfers Outgoing Domestic	15.00
Automatic Transfer	3.00	Wire Transfer Incoming International	25.00
Returned Mail	5.00	Copy Of CU Issued Check	5.00
Returned Deposit	25.00	Bill Pay Service Only	3.95 Per Month
Redeposit Item	25.00	Membership Fee (1st Account)	5.00
Dormant (Escheat)	2.00	Gift Card Fee	3.50
Inactive Account (after 12 months)	12.00 (Annual)	VISA Cash Advance	15.00 (Non CU Card)
Stop Payment	25.00	Temporary Checks	5.00 (10 checks)
ACH Stop Payment	25.00	Loan Late Payment Fee (after 10 days)	15.00 / 3% of Payment
Account Research	35.00 First hr / 25.00 hr after	Levy/ Garnishment Processing Fee	15.00
ATM Transaction	1.00 After 4 w/d per month	Excessive CU Check Withdrawals	3.00 per check (after 3 per month)
Check Copies**	3.00 After 3 Per Month**	Extension Loan Agreement	10.00
Copy of Statement	2.00 per Page	Check Issued to Non Member	3.00