



CU NEWS

JANUARY 2016

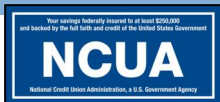
HUNTINGTON BEACH
CITY EMPLOYEES
CREDIT UNION

OFFICE CLOSURE DATES

January 18, 2016
M.L. King Holiday



February 15, 2016
President's Day



Bring your Auto Loan to your Credit Union

Have you purchased a new or new to you vehicle recently?

Bring your loans to the Credit Union. We want that loan! All we need is your purchase contract, loan statement and registration to see if we can match or beat the dealers financing.

Benefits of Financing with your Credit Union...

The Credit Union is able to work with City payroll to

take your payments directly from your paycheck each pay period. So you don't have to think about making that payment, we do it for you.

So whether you have purchased a vehicle recently or are looking to get a new or new to you auto in the future, the Credit Union has options to help you achieve this goal.

Contact the office today for more information about this offer.

Need an auto loan?
WE CAN HELP!



Christmas Expenses making you feel stuffed?

The Christmas season is over, and now the real fun begins... paying the bills!

Did you get a little nutty with the gift giving this year, and need some help paying those expenses?

We can help...

You can borrow up to \$2,400.00 for up to 24 months repayment at an interest rate of 8%.

The monthly payment would be \$109.00 or \$52.00 per pay period for bi-weekly payments.

Stop by the Credit Union or give us a call to apply.

Share the Credit Union with your Family



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. Plus a variety of other services that make handling your affairs so convenient. And don't forget membership in the Credit Union can last a lifetime.

This is just a few benefits of membership...

- ✓ Low-interest Rate Consumer Loans
- ✓ Home Equity Line of Credit
- ✓ Low Fixed Rate VISA Credit Cards
- ✓ Free Checking Account
- ✓ Online Banking and Bill Pay

Meeting Reminder

Annual Membership Meeting - January 27, 2016

The Secretary of the Board of Director extends the notification of the 2016 Annual Membership meeting

This meeting will be held on Wednesday, January 27, 2016 at 5:30 p.m. in the Council Chambers.

Please join the Board of Directors, Volunteer Committees and staff to hear about the Credit Unions current financial conditions.

Thank you for your membership to the Credit Union and look forward to seeing you at the meeting.

Things to Remember...

Debit Cards

You debit card will automatically stop working once any loan on your account becomes more than 6 days delinquent. This includes conducting transactions at the ATM.

If you are unable to make the payment on your loan on time, please call the office before it becomes delinquent. We have programs available to help you.

Payments

All payments on loans and visa's mailed are processed in the credit union office by one of the tellers. Not at an off site location. So you can bring your payments with you when you are planning a visit to the office instead of mailing it.

Large Cash Withdrawals

If you need to make a large withdrawal from your account either in cash, check or wire

transfer, please give the office a call at least 24 hours in advance so we can make sure the funds are available for you.

E-Statements

Tired of receiving paper statements in the mail. Sign up for E-Statements. Your statement is accessible at the beginning of the new month. You have access to 3 years of statements.

We've got the Chip...

If you have been paying attention to the headlines recently, you have heard about the latest technology regarding credit card, the EMV chip.



This chip technology is intended to further safeguard credit cards from merchant fraud. However, This technology does not safe-

guard against internet transaction fraud. Within the next few months, current Credit Union Visa Cardholders will received a replacement Visa Credit Card with this EMV chip on it.

Don't have our Visa Card? Call the office for more information on how to get it.



Member Benefits with Sprint

Sprint has partnered with Credit Unions like us to offer special discounted rates to our members.

Whether you are a new or existing Sprint customer you can enjoy the following exclusive deals:

- x 10% off on select regularly priced personal service plans
- x 15% off on select regularly priced busi-

ness accounts

- x Waived activation fee on new lines
- x Waived upgrade fee

Call 877.SAVE.4.CU and tell them yours and credit union member and ask to be attached to either Corporate ID to start saving today.



Traveling... Let Us Know Before you Go.

Remember to let the Credit Union know when you are going out of the country and taking your ATM/Debit or Visa Credit Card with you.

We want you to be able to enjoy your vacation and have access to your money.

By letting the us know about your travels, it will safeguard you and your purchases while

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 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

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Office Hours

Monday, Wednesday—Friday

8:00 am — 5:00 pm

Tuesday

10:00 am — 5:00 pm

Important Phone Numbers

Visa Account Inquiry (800) 808-7230
Scorecard Rewards (800) 854-0790

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
ATM Activation/PIN Setup (800) 537-3451
Bill Pay Member Support (866) 872-9334