



# CU NEWS

JANUARY 2017

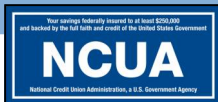
HUNTINGTON BEACH  
CITY EMPLOYEES  
CREDIT UNION

## OFFICE CLOSURE DATES

Martin Luther  
King, Jr. Day  
January 16th



President's Day  
February 20th



## Time's Running Out to Get 0% on Balance Transfers to your Visa.

Transfer the balance of any credit card to your HB Credit Union Visa Credit Card and pay 0% interest for 6 months on that balance transfer.

Don't have a Credit Union Visa Credit Card? WHAT??!

### Cardholder Benefits

The Credit Union Visa Credit Card has excellent benefits including:

✓ Low Fixed Interest Rates for transactions: 11.9% for Gold and 9% on Platinum

✓ No Annual Fee

✓ Scorecard Reward Points: Earn a point for every dollar spent.

✓ The EMV Microchip to safeguard against fraud.

Plus, the balance transfer promotion! Sounds like a great opportunity to take advantage.

Stop by the office or call to apply or for more information

## Annual Member Meeting

### January 25, 2017

The Secretary of the Board of Director extends the notification of the 2017 Annual Membership meeting

This meeting will be held on Wednesday, January 25, 2017 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.

## Christmas Leftovers have you Stuffed?

Are you looking at your budget, scratching your head as to how did you spend so much money at Christmas. Do those leftovers have you feeling stuffed?

The Credit Union has thought of this and has a solution that can help!

You can borrow either \$1,200 for 12 months repayment or \$2,400.00 for 24

months repayment. The interest rate is 8% for either loan. The monthly payment would be approximately \$109.00 or \$52.00 per pay period for bi-weekly payments.

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



## Mobile Banking App is Almost Here!

Mobile Banking App with Remote Deposit Capture will be available at your Credit Union very soon.

Keep your eyes peeled, this new way to access your Credit Union Account will go live within the next few months.

Not only will you be able to access your account information from this new app you will also be able to make deposits electronically by taking a picture of the check with your cell phone.

# Sprint



## 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 business 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.

**Refinancing, Made Easy**



# Refinance your Auto Loan with the Credit Union

Did you purchased a vehicle, financing it with the dealer to take advantage of the incentives offered within the last year?

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

**Advantage for you...**

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.

Contact the office today for more information about this offer.

## Home Equity Advantages

Many members have taken advantage of the Credit Union's Home Equity Line of Credit. 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 determined by calculating 70% of the appraised value of your property minus any first mortgage loan balance. That result is 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.



## 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 you are away.



## 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

2000 Main Street, Room B272  
P.O. Box 910  
Huntington Beach, CA 92648

Phone: 714-536-6517  
Fax: 714-969-0817  
[www.hbcecu.com](http://www.hbcecu.com)

### 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