



Huntington Beach City Employees Credit Union ❖ www.hbcecu.com ❖ (714) 536-6517
2000 Main Street, Rm. B-272 ❖ P.O. Box 910 ❖ Huntington Beach, CA 92648

Deadline for 2007

IRA Contribution – April 15th

There is still time to open or contribute to your IRA for 2007 tax year. The deadline for 2007 contribution is April 15th. Also please note the maximum contribution for 2008 has increased. Contact the credit union for further details.

Another Way to Earn Scorecard Reward Points

You are now able to pay your bills with your Credit Union Visa Card, and will earn Scorecard Reward points for each bill paid with your Visa Card. Visit the Credit Union website at www.hbcecu.com to access the ezcinfo.com link.

- ✓ Make paying your bills effortless by using this option.
- ✓ Eliminate late payments with the ability to schedule last minute payments with the one time payment option.
- ✓ Schedule those recurring payments to be paid at the same time every month.
- ✓ Save time and eliminate the hassle of check writing and mailing.
- ✓ Plus you are able to keep track of all your payment through one simple visa statement.

Don't have our Visa Card, stop by or call to apply.

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Credit Union Can Help Pay your Income Tax

Tax Day, April 15th, 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, and the total interest on this loan is less than \$80.00.

Call, Stop by, or apply online today!

Credit Union Closure Dates

May 26, 2008 – Memorial Day Observed

Please check our website for additional information regarding closures dates.

Coverdell Savings Account

The Credit Union offers the Coverdell Education Savings Account for minors. This savings account will help prepare for a child's college expenses. Anyone in the family is able to open and/or deposit into this account.

This is an excellent opportunity for parents and grandparents to start setting aside funds to pay for college expenses.

Contact the Credit Union for more information regarding opening an Coverdell Savings account.

Membership is a Gift

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.

REMEMBER YOUR CREDIT UNION WILL NOT CALL FOR YOUR USER ID OR PASSWORD!

SHARE RATES

	APR*	APY*
Shares \$100-\$25,000	1.50%	1.51%
Shares over \$25,000.01	2.00%	2.02%
IRA \$100 - \$50,000	4.50%	4.58%
IRA \$50,000.01 & above	5.35%	5.35%

Share Certificates: \$2,500.00 minimum

Children Certificates: \$1,000.00 minimum

* Rates are subject to change call the Credit Union for current rates.

APR – Annual Percentage Rate

APY – Annual Percentage Yield

Federal Regulations regarding your Savings Account

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.

Important Message: Any company or service mentioned by the Credit Union is not endorsed by the Credit Union. We merely provide the information as a convenience.

Loan Headquarters

Bring your Auto Loan to the Credit Union

Are you paying over 20% interest for your vehicle loan? Bring your purchase contract into the Credit Union and let us beat the rate. The car of your dreams could be yours with a rate as low as 11.5%.

Looking to purchase a new vehicle, get pre-approved with the Credit Union and avoid the stress of financing with the dealership.

Financing your Next Toy

The Credit Union offers financing for a wide range of vehicles. RV, Motorcycles, Boat, Personal Watercraft, and ATV loans are available through the Credit Union. You will find our rates are competitive and often better than what the dealer is offering. Call the Credit Union for more details regarding these loan programs.

Balance Transfers

Available with VISA

Transfer the balance of your high interest credit union cards to your lower interest Credit Union Visa Cards and earn Scorecard Reward Points. There is no fee for balance transfer. Call the credit union for more details.

We're on the Web!

Visit us at: www.hbcecu.com

CUNA Mutual Group Offers Members GAP and MRC

Through CUNA Mutual Group the Credit Union offers two insurance products that are also offered at the dealer at the time of purchase of a new vehicle: GAP Insurance and MRC (aka extended warranty coverage)

GAP (Guaranteed Asset Protection) Insurance pays the difference or the "gap" between the insurance settlement and the loan payoff balance if your car is totaled or stolen. It even pays \$1,000.00 towards your replacement vehicle when you finance the new vehicle loan with the Credit Union. GAP Insurance is available for a one time fee of only \$225.00.

MRC (Mechanical Repair Coverage) helps ensure that major auto repairs are covered when the manufacturer's warranty expires. The Credit Union's program offers the same coverage as the dealer extended warranty coverage at a lesser cost to you. You choose the terms. Contact us for a quote.

Before you elect to take the dealers offer, contact the Credit Union to find out the difference in price for the same coverage.

*"Need a last minute gift?
Remember that the Credit
Union offers VISA gift card,
stop by to pick one up today!"*

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.

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.

Remember...

You can only have automatic withdrawals via Automated Clearing House (ACH) from your checking account, not from your savings account. This is a federal regulation, which prohibits such electronic withdrawals. If you have any questions regarding this regulation, please contact the Credit Union.

Contact Us 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.

Phone Numbers

Office (714) 536-6517

Fax (714) 969-0817

Private Line (877) 768-5409

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

Do you have a suggestion or idea as to how the Credit Union could better serve your needs as the member? Give us a call with your input. We want to hear from you.

