



CU NEWS\$

April 2009

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

Financing is available through the Credit Union

If you have been listening to the news lately, every story is about how difficult it is for consumers to get loans. Credit Card companies are raising interest rates and cutting credit limits. Even if you have excellent credit and have never missed a payment to those credit card companies, you are not immune to this situation. Every consumer is a risk to these credit card companies.

Not here at Huntington Beach City Employees Credit Union. We are solvent, and have the funds available for our members to assist with any of your financial needs. Whether it be your next vehicle purchase, including the toys (Boats, RV, Motorcycles, etc.), or you other financial needs like paying your income tax bill or Christmas gifts.

Remember our Credit Card program has a fixed rate APR (annual percentage rate), which is competitive with most of the major Credit Card companies, and is some lower than some others. Take a moment to compare our Credit Card Program with those Credit Cards you currently have. I am sure you will see that our program is more member friendly than the other guy. We will even assist you with transferring any balance from those other cards to you new Credit Card.

Call the office to get more information regarding you lending options. We are happy to assist you.

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Credit Union Closure Dates

Memorial Day – May 25, 2009

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

2008 IRA Contributions

The deadline to contribute to your IRA for 2008 is April 15, 2009. There is still time get those funds into your accounts and benefit on the income taxes for 2008.

Do not have an IRA Account? Call the Credit Union for information about opening an IRA Savings Account today.

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.

Go Green with E-Statements

Want to save a tree or two every month and help the environment?

Sign up for E-Statements the next time you stop by the Credit Union and receive a reusable shopping bag as a gift for going GREEN. With e-statements, you are able to access the last three months statements online from your computer.

You can even save the copies electronically to your computer for future reference.

Your statement arrive faster through e-statement that through regular mail. Contact the credit union for more information.

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.

Safeguards against Identity Theft

Signing up for Direct Deposit of your paycheck, pension or social security and E-Statements are two excellent ways to safeguard yourself and your accounts against identity theft.

With direct deposit your paycheck, pension, or social security is automatically electronically deposited into your accounts. You choose where you want your money deposited. It protects you from have the potential of misplacing the check or having it stolen.

E-statements, electronic statements, are accessible through online banking, so there is no worry about having your statement being stolen out of your mailbox. In addition, you can access the last three months of statements at anytime free, through online banking.

For more information regarding Direct Deposit or E-statements and how they can protect you against identity theft, please contact the credit union.

We're on the Web!

Visit us at: www.hbcecu.com

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Loan Headquarters

Vehicle Loan Rates

Are you considering a new car purchase, but are concerned about financing? Have no fear, the Credit Union have the same financing, extended warranty coverage and GAP (Guarantee Asset Protection) that the dealer offers but at the considerable savings to you the member.

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%.

Remember the credit union also provides financing for recreational vehicle such as boats, RVs, Sea-Doos, and ATV. Our rates are as competitive with what the dealer is offering. Stop by the credit union for more details.

Our Visa Rates are Fixed... are your other cards?

The Credit Union's Visa Card program offers a wide range of card products tailored to suit your individual needs. Plus our Visa interest rates are fixed.

From our student visa to the platinum card program, we have the perfect visa card for you. We also offer balance transfers and Scorecard Rewards Program (on Gold and Platinum only).

You get tons of these great benefits with the Credit Unions Visa Program, plus a picture of our Pier is on each card.

What a better way to show pride for your Credit Union. Contact the Credit Union to apply today.

Home Equity Line of

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 80% 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 costs or fees to the members who elect to apply for this loan. The credit union will pay all cost for the loan; all we ask is that you keep the loan open for three years. If you choose to pay off and close it before the three years, we will require that you pay the costs and fees that the Credit Union paid on your behalf.

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.

Credit Union Can Help You Pay Uncle Sam

The holiday season has drawn to a close. That means it is time to do our state and federal income taxes. 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!

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.

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.



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

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.