



CU NEWS\$

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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

REVIEW YOUR BENEFICIARIES

You may already know how important it is to periodically review your retirement investments with a financial professional to determine if you're on target to achieve your financial goals. However, when was the last time you reviewed the beneficiary designations on your retirement accounts and insurance products?

With so much going on in our busy lives, it can be difficult to take care of financial "housekeeping" chores, even though we realize their importance. We encourage you to review your beneficiary designations for all your investments, insurance, and financial-related accounts. Together, we'll confirm they are up-to-date on all your accounts according to your wishes.

Some things to consider when naming beneficiaries include:

Do you have family members or close friends you'd like to leave your money to?
What organizations have really made a difference in your life?

Call today!

It's as simple as picking up the phone to get started. If you aren't 100% certain that your beneficiary designations are current, please call the Credit Union. We can schedule a convenient time to review your beneficiary designations.

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HAVE YOU CHECKED YOUR CREDIT LATELY?

Identity Theft is one of the fastest growing crimes in America. Consistently monitoring your credit report for suspicious activity will help you stop fraud sooner and reduce any damage that could affect your credit.

AnnualCreditReport.com is a reputable web site that is sponsored by the three main credit report agencies (Equifax, Trans Union and Experian). This web site lets you quickly request your annual free credit report in just minutes. Since you are allowed to check your credit 3 times a year, we recommend that you run a credit report for one agency every 4 months.

If you have any questions or concerns about your credit or would like to know more about how to prevent identity theft, please contact the credit union. We are happy to assist you.



CONSUMER UPDATE

Making Vacation Plans?

Vacation season is fast approaching and your Credit Union is here with services that may come in handy when making your travel plans.

American Express Traveler Cheques – We carry any denomination you may need and there is no fee to purchase!

Travel Protections - Select Visa Credit Card offer travel protections that will benefit you in case your vacation is interrupted for some reason.

Traveling outside the US?

If you have a MasterCard ATM/Debit Card or Visa Credit Card with the Credit Union and are planning to use it while out of the country. Remember to call the Credit Union office before you leave and tell us where you are going, so we can make sure your cards will work while you are away. Due to increased fraud protection for your benefit, it is necessary to restrict usage in other countries, unless you tell us beforehand that you will be traveling there.

Travel Tip

Photocopy front and back of all your Identification/ Passport, credit/debit cards that you are taking with you and keep them separate from the originals. Write the financial institutions contact information by each in case you need to contact them quickly.

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.

CREDIT UNION CLOSURE DATES

Memorial Day – May 30th

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

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.

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

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!

COMPETITIVE AUTO RATES ARE AVAILABLE HERE

If you've been thinking about a new vehicle, now is the time to buy. Your credit union is currently offering low, low rates on new and used autos or trucks. Ask for the Dealers Fleet Representative when you visit the dealer for their special dealer price available to credit union members.

You can also take advantage of these low rates to refinance your vehicle loan from another financial institution to lower your monthly payments or take cash out of your vehicle.

Apply Now!

Applying for your loan is easy. Stop by the office for a pre-approval, or apply online.

IS OUR 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

This card will help your college student establish responsible credit history.

Visa 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 12%. Earn points for using this card, which are good for airline tickets, vacation packages, and other goods and services.

Visa Platinum Card

With the platinum card, not only do you get all the benefits that come with the Gold Card, but you also have the benefit of 9% fixed interest rate.

Look, you get all of these great benefits with you Visa Program, plus a picture of our Pier is on each card and **NO Annual Fee!** What a better way to show pride for your Credit Union. Contact the Credit Union to apply 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.

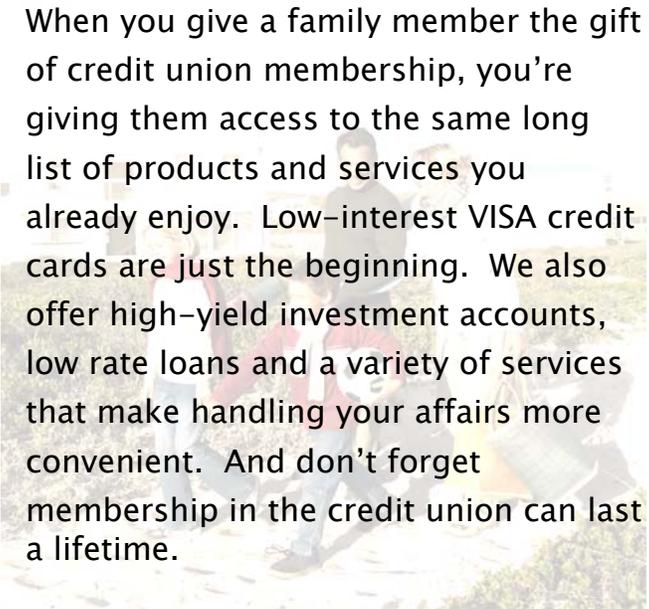
CREDIT LIFE AND DISABILITY DISCLAIMER

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.

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.

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