



April 2012  
Quarterly Publication

## Auto Rate of 1.99% has been extended... Get Approved Today!

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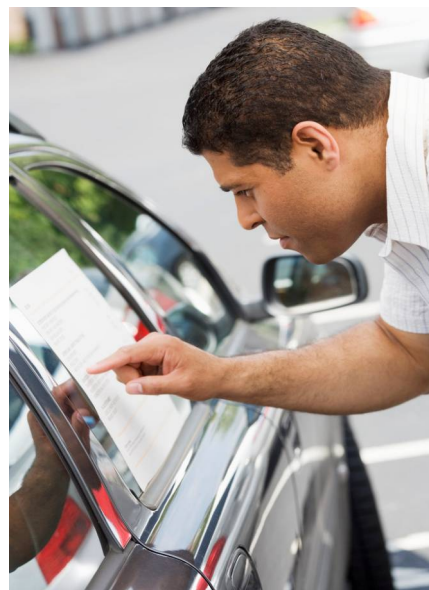
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We offered, you responded, so the Board has extended this special offer: your Credit Union is offering 1.99% APR with a 48-month repayment term\* on any New or Used Auto purchase or refinance.

Vehicles already financed with the Credit Union do not qualify. Qualifying for this offer is based on approved credit. Used vehicles will be valued based on Kelly Blue Book.

Stop by or call the Credit Union to get more information regarding the great offer.

\*Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.



## Fraud Alert— Make sure to return the call.

**Important Notice**— When our Fraud Department detects the potential for Fraud or Compromise on your Visa Credit Card or MasterCard Debit Card, they will contact you on all phone numbers you have listed on your account. It is extremely important that you answer these calls or call our Fraud Representative back as soon as possible, especially after normal business hours or weekends. Do not wait to call the Credit Union office the following day. The sooner you speak with our Fraud Representative, the faster we are able to prevent any future losses to your account.

It is also extremely important that you notify the Credit Union immediately when you change any of your phone number. When suspected Fraud is detected on your account, our Fraud department will contact you immediately upon detection. This can happen even before the transaction is completed. Therefore, it is extremely important that we have updated and current phone numbers to contact you.

Please contact the office if you have any questions.

## 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

The 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

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

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

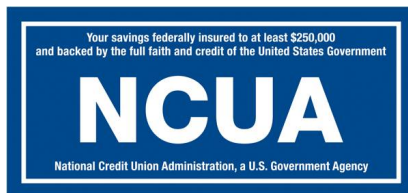


## Credit Union Can Help You Pay Uncle Sam

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!



## Credit Union Closure Dates

May 28, 2012— Memorial Day

July 4, 2012— Independence Day

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

## Enroll in Bill Pay and Sign up for E-Statements... You will Save a Stamp!

The price of postage stamps has gone up again. And delivery seems to take longer than ever lately. You may want to consider enrolling in the Credit Unions Bill Pay program and E-Statements.

It is quite simple. Bill Pay and E-Statements are accessed through our NetBranch online banking program. Log into Bill Pay, set up the bills you pay regularly, schedule the payment, push the send button and you are done. No need for stamps, going to the post office or getting that paper cut on your tongue from licking the envelope, OUCH!

You can also sign up for E-Statements through our NetBranch Online Banking system. Here you will be able to view your statements almost immediately after the new month begins and print a hard copy in the privacy of your own home or office. Also, you are able to access up to 3 years of past statements at the click of your mouse.

If you sign up for E-Statements through the Credit Union's NetBranch Online Banking system, Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and received a special Credit Union re-usable shopping bag.

So check out Bill Pay, you will not only save a stamp but also time. If you have any questions or would like more information, please call or come by the office. We are happy to help you get

## Traveling Out of the Country? Let us know!

Take your credit union where ever you go. Your HBCECU Debit/ ATM and VISA Credit Card are not just limited to the United States, they are accepted worldwide!

To ensure approval of your transactions and additional fraud protection, just let us know your planned travel dates and destinations before leaving the country. Contact us at (714) 536-6517 or stop by the office.

## Important Information Regarding Transfer Notices

Effective April 1, 2012, you will no longer receive a notice in the mail informing you of a overdraft transfer to your checking account. This decision was made in an effort to reduce processing costs. You will be able to view these transfers through the online banking system or you can always call the office and we will go over your account transactions with you.



## Huntington Beach City Employees Credit Union

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

Office (714) 536-6517  
Fax (714) 969-0817  
Private Line (877) 768-5409

Office Hours  
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.

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

Lost / Stolen ATM Card  
(800) 554-8969

## 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 by simply logging onto the website at [www.hbcecu.com](http://www.hbcecu.com).

Visa Account Services ([ezCardinfo.com](http://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](http://www.hbcecu.com), click on BILL PAYMENTS, and Sign Up. If you have any questions, just come in or call.

## Are you Active Military or were you in the Armed Forces?

The Credit Union wants to recognize our members who have served our country in the Armed Forces. We will be spotlighting those members (Present and Past) who are currently active, reserve status in the military or are a veteran.

We want to know your story.

Please email [karli@hbcecu.com](mailto:karli@hbcecu.com) with your information.

In your email, please include Branch of the Armed Forces, Years of Service, Station Locations, Highest Rank achieved and any interesting experiences during service. We will spotlight a different member each month in the newsletter and on the website.

We look forward to hearing from you and sharing your story with the membership.

## CREDIT UNION FEES

Effective February 1, 2012

NSF	\$25.00
Hand Post Item	\$ 5.00
Automatic Transfer	\$ 2.00
Returned Mail	\$ 2.00
Returned Deposit	\$25.00
Redeposited Deposit Item	\$25.00
Dormant (Escheat)	\$ 2.00
Stop Payment	\$25.00
ACH Stop Payment	\$25.00
Account Research	\$25.00 Per Hour
Microfilm	\$ 1.00
Check Copies	\$ 3.00 After 3 Per Month**
Copy of Statement	\$ 2.00 per Page
Account Balancing	\$25.00 per Hour
Wire Transfers	\$10.00 Domestic
Wire Transfer	\$25.00 International
Copy Of CU Issued Check	\$ 2.00
Bill Pay Service Only	\$ 3.95 Per Month
Membership Fee	\$ 1.00 (1 <sup>st</sup> Account)
Gift Card Fee	\$ 2.50
VISA Cash Advance	\$10.00 (Non CU Card)
Temporary Checks	\$ 5.00 (10 checks)

\*\* Check Copies are free with Online Banking access and E-Statements.