



April 2013  
Quarterly Newsletter

Inside this issue:

Get our Visa Card	2
Turbo Tax	2
Credit Union Closure Dates	2
Sprint Offer	3
Check Re-Orders	3
Were you in Military?	4

**CU OFFERING TWO GREAT AUTO FINANCING RATE OPTIONS.**

We are now offering our members two great auto loan rates:

- 1.99% for New Automobiles\*
- 2.99% for Used Automobiles\*\*

Both special rates have a maximum repayment term of 48 months.

Used vehicles, we will finance up to 100% of Low Kelly Blue Book value of the vehicle. Vehicles being refinanced from other financial institutions are eligible for the special rate, up to Blue Book Value.

Vehicles currently financed with the Credit Union are not eligible.

Call or Stop by the office today for more details.

\*1.99% : 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.  
 \*\*2.99% Estimated Payment based on 48-month term is approximately \$22.13 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.



**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.



**SIGN UP FOR E-STATEMENT & RECEIVE A THANK YOU GIFT.**

Ever notice that the mail seems to take longer than ever to be delivered by the post office. Do you ever get worried that your account statement might have been delivered to the wrong address?

If you sign up for E-Statements through the Credit Union's NetBranch Online Banking system, 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.

Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and received a special Credit Union reusable shopping bag.

## 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.

## TURBO TAX SOFTWARE IS AVAILABLE THROUGH NETBRANCH

Turbo Tax, individual income tax return preparation software, is available through NetBranch Online Banking account access for free. Simply log on to your Member Account from the Credit Union website and click on the Turbo Tax link tab. You will then be redirected to the Turbo Tax web page where you can use the software to prepare your 2012 income tax return.

If you have not enrolled into NetBranch, all you need to do is call the office and we will set it up for you.

## CREDIT UNION CLOSURE DATES

May 27, 2013 – Memorial Day

July 4, 2013 – Independence Day

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

**Reminder:** When having money wire transferred into your account at the Credit Union, please call us first to obtain the proper instructions.

Providing the information from the bottom MICR line on your checks is not correct, therefore the money will not make it into your account.



## Why Throw Away Your Money? Save with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Huntington Beach City Employees Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

### 3 Ways to Get Your Discount:

Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save

Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)

Visit your nearest Sprint store

What are you waiting for? Start saving today!

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

### Ways you can save:

10% off\* most regularly priced Sprint individual service plans

15% off \*most regularly priced Sprint business service plans

Waived activation fee on new activations

Waived upgrade fee

Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

## IMPORTANT INFORMATION REGARDING CHECK RE-ORDERS

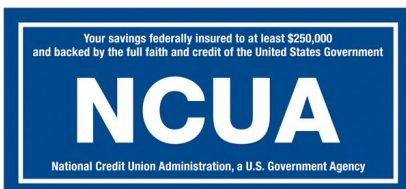
If you elect to call the 800 number listed on the re-order form for your checks, please keep in mind that the shipping of these checks will be processed as First Class Mail. This will increase the overall cost of the checks, due to the additional postage for First Class Mail.

To avoid paying this additional postage fee, just call the office and we will process the re-order for you.

## BILL PAY USERS REMEMBER TO CONFIRM ACCOUNT NUMBERS

If you use electronic payment services, i.e. Bill Pay, through any financial institution, please confirm your account numbers prior to submitting any payments.

Often when an account has been compromised the account number will have changed. Therefore you will need to make note of this change within your Bill Pay system. Otherwise the payment could be applied to the wrong account.



## 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 OR VETERAN OF THE UNITED STATES 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) or call the office at (714) 536-6517, speak with Karli.

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 up a different member each month in the newsletter and on the website.

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

A HUNTINGTON BEACH  
CITY EMPLOYEES MEMBER  
ENJOYING THE SERVICES  
OF OUR CREDIT UNION!

