



April 2014
Quarterly Newsletter

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LET YOUR HOMES EQUITY WORK FOR YOU

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 70% 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 Member who elects 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 reimburse the costs and fees that the Credit Union paid on your behalf.

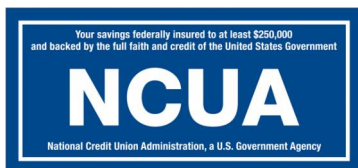
Sounds good? Stop by or call the Credit Union for any further question or to receive a loan application. We are happy to assist you.

CREDIT UNION CAN HELP YOU PAY YOUR TAXES

The infamous April 15th deadline for filing federal and state income taxes 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, Interest Rate is 12%, therefore the total interest on this loan is less than \$80.00.

If you need a little more than \$1,200, give us a call so we can work with you.



IS A CREDIT UNION VISA CARD IN YOUR WALLET?

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

Help your college student establish responsible credit history. Some restrictions may apply. Call for details.

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 11.9%. 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.

REVIEW YOUR BENEFICIARIES

You 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 accounts with the Credit Union?

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. Contact the Credit Union to confirm the beneficiary designation on your accounts with us to make sure they are up to date 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.

TURBO TAX SOFTWARE IS AVAILABLE ON NETBRANCH

Turbo Tax, individual income tax return preparation software, is available through NetBranch Online Banking account access.

Simply log on to your Member Account through the Credit Union website and click on the Turbo Tax link tab. You will be redirected to the Turbo Tax webpage where you can use the software to prepare your 2013 income tax return.

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

ACTIVATING YOUR ATM/DEBIT CARD JUST GOT EASIER

Now when you received a new, renewal or replacement ATM/Debit Card you will be able to call one phone number to activate and retrieve and /or reset your PIN number. That phone number is (800) 567-3451.

Keep in mind that you will no longer receive your pin number in the mail separate from your ATM/Debit card. Therefore, once your card is activated and you have retrieved your PIN you will have immediate ability to transact on your account.

1.99%

HURRY! GET PRE-APPROVED BEFORE THIS OFFER DRIVES AWAY!

We continue to offer our members two great auto loan rates:

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

2.99%

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.

BILL PAY USERS 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.

CREDIT UNION MEMBERSHIP IS THE BEST 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 Rate Consumer Loans
- ✓ Home Equity Line of Credit
- ✓ Low Fixed Rate VISA Credit Cards
- ✓ Free Checking Account
- ✓ Online Banking and Bill Pay

Plus a variety of other services that make handling your affairs so convenient. And don't forget membership in the Credit Union can last a lifetime.

CREDIT UNION CLOSURE DATES

May 26, 2014— Memorial Day

July 4, 2014— Independence Day

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

HUNTINGTON BEACH CITY EMPLOYEES CREDIT UNION

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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

YOUR FULL SERVICE CREDIT UNION

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.

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.

HAVE YOU CHECKED YOUR CREDIT PROFILE LATELY?

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

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.

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

