



# CU NEWS

APRIL 2016

HUNTINGTON BEACH  
CITY EMPLOYEES  
CREDIT UNION

## Special Offer Coming Soon...

## Transfer Balance on your Credit Union Visa Card

For a limited time, the Credit Union will offer all Visa Credit Cardholders 0% interest rate for 6 months on all credit card balance transfers to your Credit Union Visa Card Account.

This promotional rate is available between May 1st and August 30th, 2016.

Bring in a copy of the credit card statement (s) you wish to transfer the balance to your Credit Union Visa Card, complete a balance transfer form and the Credit Union will do the rest.

Interested in establishing a Credit Card account with

the Credit Union to take advantage of this special offer? Simply complete an application either online or in the office.

## Stop by May 2nd and meet Judy Bisnar from Autoland



### Car Buying Made EASY with Autoland!

It's tax return season and that means auto shopping for a lot of people. If you're in the market for that perfect car, truck or SUV, the Credit Union has you covered with great auto loan rates and a better car buying experience with Autoland. Autoland works for you, saving you both time and hassle to get you a vehicle you'll love!

### **Autoland will:**

- ✓ Handle everything to get your perfect new or pre-owned vehicle at a fair price.
- ✓ Coordinate your auto loan with the Credit Union.
- ✓ Get you a great value for your trade-in.
- ✓ Deliver your vehicle to the credit union!

Meet our Autoland representative Judy Bisnar on May 2<sup>nd</sup> from 11 am to 1 pm at the Credit Union. There will be giveaways and refreshments served!

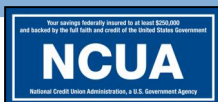
Ready to start your vehicle search? Visit **Autoland.com** or call **800.234.6999** today!

### OFFICE CLOSURE DATES

May 30, 2016  
Memorial Day



July 4, 2016  
Independence Day





## \$50/\$50/\$5K Referral Campaign

Now through May 31st, 2016, whenever a credit union member or employee refers another member to Sprint:

- i You receive a \$50 Sprint service credit on your wireless bill
- i They receive a \$50 Sprint service credit on their wireless bill

- i You're both entered to win a \$5,000 Visa gift card
- i All this in addition to your exclusive 10% credit union member discount on select regularly priced Sprint monthly data service

Visit [lovemycreditunion.org](http://lovemycreditunion.org) to register now for your \$50 Sprint service credit and for your chance to win \$5,000.

## Give the Gift of Credit Union Membership

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. 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.

This is just a few benefits of membership...

- ✓ Low-interest Rate Consumer Loans
- ✓ Home Equity Line of Credit
- ✓ Low Fixed Rate VISA Credit Cards
  - ✓ Free Checking Account
  - ✓ Online Banking and Bill Pay

## Things to Remember...

### Debit Cards

Your debit card will automatically stop working once any loan on your account becomes more than 6 days delinquent. This includes conducting transactions at the ATM.

If you are unable to make the payment on your loan on time, please call the office before it becomes delinquent. We have programs available to help you.

### Large Cash Withdrawals

If you need to make a large withdrawal from your account either in cash, check or wire transfer, please give the office a call at least 24 hours in advance so we can make sure the funds are available for you.

### Out of the Country Travel

Please let the Credit Union know whenever you are traveling out of the United States and taking your Credit Union Debit

and/or Credit Card account with you.

By letting us know of your travels, the Credit Union can make sure your cards work within the areas you plan on visiting. This safeguards you against potential fraudulent transactions and the possibility of your cards not working while you are out and about. So let us know before you go, so your cards will work while you're on the go.



## Buy or Refi...

**Looking to purchase a new or new to you automobile?**

Or...

**Are you currently paying more than 2.99% APR on your current auto loan?**

Stop by or call the Credit Union to see if you qualify for either our 1.99% for new auto purchase or 2.99% for used auto purchase or refinance.

These offers have up to a 60 month repayment term.

This is a limited time offer so get approved before this expires.

### Credit Challenges...

*Is your credit not as strong as it should be due to some challenges from your past?*

*Are you paying more than 12% interest on your current auto loan ?*

The credit union can possibly help lower the interest rate you are paying for your auto loan. Call or stop by to see the options available to you. Your Credit Union is here for you.

## Have to Pay Taxes? Credit Union can Help!

It seems like the April 15 income tax filing deadline comes faster and faster every year. Especially, if you have the pleasure of having to pay additional money to the government.

The Credit Union can help you pay that income tax bill without penalties.

With our tax loan, you can borrow up to \$2,400.00 for 24 months at 12% interest.

Stop by or call for more information.



## Did you know... We Have a Home Equity Line of Credit Loan!

Yes, it's true, the Credit Union offers a Home Equity Line of Credit.

This is a no points, no fee loan with a loan amount of up to \$250,000.00. Loan amount is determined by 70% of the appraised value of your primary residence minus any first mortgage loan balance. That is how we determine any available equity.

The current variable interest rate of this loan is 5.5% with a 15 year repayment term. You are given an initial 5 years to used the money. Your balance is always calculated based on a 15 year repayment term.

Sounds good? Call or stop by the office for more details or to pick up a loan application packet.



## 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.

## Federal Regulations For 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.



## Huntington Beach City Employees Credit Union

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Huntington Beach, CA 92648

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[www.hbcecu.com](http://www.hbcecu.com)

### Office Hours

**Monday, Wednesday—Friday**

**8:00 am — 5:00 pm**

**Tuesday**

**10:00 am — 5:00 pm**

### Important Phone Numbers

**Visa Account Inquiry** (800) 808-7230  
**Scorecard Rewards** (800) 854-0790

### 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  
**ATM Activation/PIN Setup** (800) 537-3451  
**Bill Pay Member Support** (866) 872-9334