



Huntington Beach City Employees Credit Union 2000 Main Street, Rm. B-272 Huntington Beach, CA 92648
www.hbcecu.com (714) 536-6517

Further Fraud Protection

Recently, many members were contacted by a credit union staff member to verify certain information regarding your account, i.e., home phone, work phone and cell phone numbers. Having this information is vital to the credit union for maintaining contact with our members, especially our members with have ATM/Debit Cards and Visa Credit Cards.

To further protect you against fraud, the credit union is now asking that in the event you are traveling outside of the United States and plan on using your ATM/Debit and/or Visa Credit Cards, that you contact the Credit Union prior leaving on your travels.

Any transactions that were originated outside of the United States were to appear on your account, and the credit union is not aware of your travels, your card(s) will be deactivated to prevent any further transactions from occurring.

Fees Increase beginning August 1, 2007

Please note the following fees will increase effective August 1, 2007:

- ✓ Automatic Transfer Fee \$2.00
- ✓ Stop of Recurring ACH Charge \$25.00
- ✓ Change of address \$2.00
When notified of change by the post office.

Please be aware of this change. If you have any questions, please let us know.

INSIDE THIS ISSUE

Further Fraud Protection	1
Fee Increase Beginning August 1, 2007	1
Credit Union Closure Dates	1
Membership is a Gift	2
Share Rates	2
Home Equity Line of Credit	3
We are on the Web... Are You?	4

Also remember that any activity that falls outside of your normal spending pattern will cause a flag on your account. This flag will alert the ATM and Credit Card Departments to contact you in order to verify whether these transactions are valid.

This may seem extreme to you, but in our effort to protect our members from fraud and these actions are required by our insurance company who insure our members against any fraudulent activity. If you have any questions please let us know.

Credit Union Closure Dates

July 4th– Independence Day

September 3rd – Labor Day

Please check our website for additional information regarding closure dates

Start a new
family tradition . . .



Invite your relatives to
join the Credit Union!

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.

Call or come by to pick up membership applications for your family members today.

Any where, any way, any how... You have access with ONLINE BANKING, BILL PAY & ATM

You are able to access your money 24 hours a day, 7 days a week with many services offered by your credit union.

- ✓ Online Banking
- ✓ Bill Payment Program
- ✓ ATM/ Debit Cards

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.

SHARE RATES

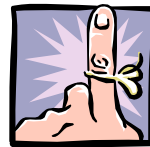
	APR*	APY*
Shares \$100-\$25,000	1.50%	1.51%
Shares over \$25,000.01	2.00%	2.02%
IRA \$100 -\$50,000	4.50%	4.58%
IRA \$50,000.01 & above	5.35%	5.35%

Share Certificates: \$2,500.00 minimum

Children Certificates: \$1,000.00 minimum

* Rates are subject to change call the Credit Union for current rates.

*REMEMBER YOUR CREDIT
UNION WILL NOT CALL FOR
YOUR USER ID OR
PASSWORD!*



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.

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

We are currently offering members the opportunity on any new/used auto loan to lower the interest rate $\frac{1}{2}$ %, by having direct deposit and or payroll deduction of your loan payment. This offer does not apply to pre-existing loans. Stop by the Credit Union for more information.

Always call your credit union first to see what loan programs are offered. Your credit union is constantly updating loan programs that benefit you, the member. With the lowest loan rates available, your life can be made easier, with low payments and payroll deduction or our on-line banking program.



AUTO CORNER

- Are you paying over 20% interest for your vehicle loan? Bring your purchase contract into the Credit Union and let us beat the rate. The car of your dreams could be yours with a rate as low as 11.5%.
- Looking to purchase a new vehicle, get pre-approved with the Credit Union and avoid the stress of financing with the dealership.
- Your Credit Union also offers Mechanical Repair Coverage (MRC) and Guaranteed Asset Protection (GAP) at a substantial savings than what the dealer is offering for the same products. Check with us before buying that coverage at the dealership.

Credit Union's Home Equity Line of Credit

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.

The current interest rate for the HELOC is 6.805%, which is variable rate that will adjust twice annually. This rate is based on our 6-month certificate rate with the addition of 2%. You are given a 5-year draw period on the line of credit that is always amortized for 15 years. At the end of the 5-year draw period, the line of credit is removed and the balance is amortized for a 15-year repay.

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 80% 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 cost or fees to the members who elect 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 closed it before the three years, we will require that you pay 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.



We are on the Web... Are you?

Did you know your Credit Union has a Website? **No!** Well check us out at www.hbcecu.com. Find out about all the latest news from the Credit Union including...

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.

Current Rate and Product Information

Online Banking

See instructions below to get access

Online Banking Login Instructions

Follow these simple steps to access your account information, you must first call the Credit Union to get a temporary password:

1. Log on to our Website: www.hbcecu.com
2. On the left hand side of the screen, you will see Member Login.
3. Input your member account number (ex. ****00) and the temporary password you were given; Click **Go**.
4. The Netbranch System will then ask you for a new password. *This password must be both alpha and numeric, at least six digits in length and is case sensitive.*

After you follow those simple steps you are on your way. This site allows you to get real time information regarding your account. As well as make transfers, loan payments, and even credit card payments. If you experience any problems while logging on, please do not hesitate to call the Credit Union for assistance.

We're on the Web!

Visit us at: www.hbcecu.com

CREDIT UNION Hours & Phones

Hours

Mon., Wed., & Thurs.	8:00a.m. – 5:30p.m.
Tuesday	10:00a.m. – 5:30 p.m.
Friday	8:00a.m. – 5:00 p.m.

Phones & Website

Office(714) 536-6517
 Fax(714) 969-0817
 Private Line (877) 768-5409
www.hbcecu.com

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

CALLING ALL KIDS!



You are invited to join the Credit Union.
 Ask Mom and Dad about starting your own Share Account.

*"Need a last minute gift?
 Remember that the Credit
 Union offers VISA gift card,
 stop by to pick one up today!"*