



July 2011

Quarterly Publication

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Your Privacy is Important

All financial institutions are required to notify their account holder of the privacy rights concerning information made available to vendors and other entities that provide products and services to the financial institution and their members.

Your Credit Union does not share or sell information to vendors or others who provide services. Your Credit Union is offering you the choice to receive this information from our trusted vendors or others who provide products and services for the benefit of the membership.

You will be receiving a letter from your Credit Union giving you the choice to "OPT OUT" from allowing the Credit Union to provide select information to our trusted vendors, who have products and services that will be of benefit to you and Credit Union.

When you receive this letter, all you have to do is complete the back page of the letter and return to the Credit Union. We will keep this information on file as long as you are a member of the Credit Union.

If you have any questions regarding the forthcoming Privacy Notice, please contact



Initial Increase of Available Funds from ATM Deposits

Effective July, 21, 2011, the funds available at the time of deposit into an ATM will increase to \$200.00.

Originally, when you make a deposit into an ATM,

only the first \$100 of the deposit was available. The remaining funds would become available within a few days after the deposit has cleared.

If you have any questions regarding the availability of funds through ATM deposits please contact the staff at the Credit Union.

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.

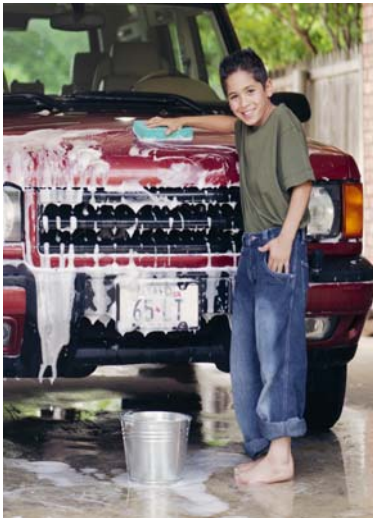
Visa Gold Card

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.



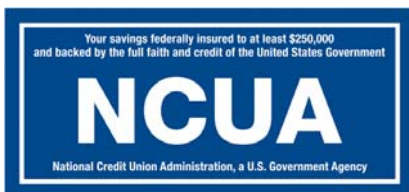
COMPETITIVE AUTO RATES ARE AVAILABLE HERE

If you've been thinking about a new vehicle, now is the time to buy. Your credit union is currently offering low, low rates on new and used autos or trucks. Ask for the Dealers Fleet Representative when you visit the dealer for their special dealer price available to credit union members.

You can also take advantage of these low rates to refinance your current vehicle loan from another financial institution to lower your monthly payments or take cash out of your vehicle.

Apply Now!

Applying for your loan is easy. Stop by the office for a pre-approval, or apply online.



Credit Union Closure Dates

July 4, 2011—Independence Day

September 5, 2011—Labor Day

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

Tips to Remember when Vacation Planning

Vacation season has arrived and your Credit Union is here with services that may come in handy when making your travel plans.

American Express Travelers Cheques

We carry any denomination you may need and there is no fee to purchase!

Travel Protection

Select Visa Credit Card offers travel protection that will benefit you in case your vacation is interrupted for some reason.

Traveling outside the US?

If you have a MasterCard ATM/Debit Card or Visa Credit Card with the Credit Union and are planning to use it while out of the country, remember to call the Credit Union office before you leave and tell us where you are going. We can make sure your cards will work while you are away. Due to increased fraud protection for your benefit, it is necessary to restrict usage in other countries, unless you tell us beforehand that you will be traveling there.

Travel Tip

Photocopy front and back of all your Identification/ Passport, credit/debit cards that you are taking with you and keep them separate from the originals. Write the financial institutions contact information by each in case you need to contact them quickly.

Need Money for Vacation... Credit Union has just the ticket.

Looking to get away for rest and relaxation, but a little short of extra cash for a vacation?

The Credit Union has the perfect solution... the 12/12/12 loan. Just like at Christmas, this is \$1,200.00 repaid in 12 months, at 12% interest rate.

The total interest paid for this loan is less than \$100.

Sounds so good, that I hear your vacation calling. Stop by or call for more information.

Traveling Out of the Country? Let us know!

Take your credit union everywhere 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, let us know your planned travel dates and destinations. Contact your Credit Union at (714) 536-6517 or stop by the office.

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.

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.

Upcoming Events in Huntington Beach

Currently Ongoing Event

Surf City Nights

Location: Downtown, Main Street

Cost: Free

Every Tuesday Night from 5-9 p.m. Main Street is closed off to traffic between Walnut and Orange streets in Downtown Huntington Beach. This features a farmers market, bounce house, musical and non-musical street performers, restaurant samplings and sidewalk sales.

7/30—8/7/2011

Nike US Open Surfing Competition

Location: South of Huntington Beach Pier

Cost: Free

The largest surfing competition in the world bringing together top surfers from around the world for a week long beach festival.

9/3-9/4/2011

Huntington Beach Historical Society's Civil War Days

Location: Central Park

Cost: Free

17th Annual Civil War Days celebration of the 150th Anniversary of the Civil War with nearly 1000 re-enactors giving live weapons demonstrations, living history and battle reenactments.

For more information regarding these and other events happening in the City of Huntington Beach, visit www.surfcityusa.com.