



July 2013

Quarterly Newsletter

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IS A CREDIT UNION 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

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.

TWO GREAT AUTO FINANCING OPTIONS AVAILABLE NOW

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

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

1.99%

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.

2.99%

*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.

THINKING ABOUT BUYING A USED CAR?

Here are a few useful tips to keep in mind while you look:

Exterior

- Is the paint finish consistent on the body?
- Are the gaps between the panels consistent?
- Are the tires worn evenly?
- Check the VIN number for signs of tampering.

Under the Hood

- Look for oil, water or fluid leaks around the engine and other components as well as on the ground.
- Make sure battery terminals and connectors are rust free and in good condition.

Interior

- Check to see if the air conditioning, heater, electric windows, sun-roof, adjustable seats, seat belts and hood release are working.
- Check for damage to the steering column and ignition.

Title Papers

- Accept only original paperwork, no photocopies
- If you purchase from a private seller, be sure their home address is the same as the one listed on the registration of the automobile.

By using this check list, you are one step closer to ensuring that you end up with a great car that lasts you and your loved ones a long time.

HAVE YOU CHECKED YOUR CREDIT PROFILE LATELY?

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

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.



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 Net-Branch 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.

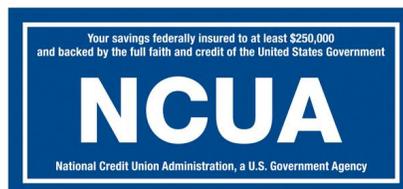
Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and received a special Credit Union re-usable shopping bag.

CREDIT UNION CLOSURE DATES

July 4, 2013— Independence Day

September 2, 2013— Labor Day

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



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.

VISA GIFT CARDS AVAILABLE

Have that one relative that you just don't know what to get them?

Is there a last minute gift you need to pick up?

You have to come by the Credit Union anyway to get money for their gift, why not pick up a Visa Gift Card instead. Available in any denomination, and accepted everywhere. It's the perfect gift!

Call or stop by the Credit Union for more information.

lovecmycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

Invest in America
Credit Union Member Rewards

Sprint

wireless is less.

Let us introduce you to valuable savings.

<p>save 10%</p> <p>on select regularly priced personal service plans*</p> <p>Use Corporate ID: NACUC_ZZM</p>	or	<p>save 15%</p> <p>on select regularly priced business accounts*</p> <p>Use Corporate ID: NACUC_ZDS_ZZM</p>
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Plus

- Waived activation fee on new lines (Up to \$36 in savings)
- Waived upgrade fee (Up to \$36 in savings)

Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!

Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to www.sprintstorelocator.com.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovecmycreditunion.org/Sprint. 2013 Sprint Item #400 © 2013 CU Solutions Group 011513 1526

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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.

PROTECTING YOUR PETS ON JULY 4TH

The Animal Assistance League of Orange County wants to remind pet owners that pet can easily become frightened, injured or lost during the 4th of July holidays.

The Animal Assistance League recommends:

- i Keep your pet safe inside and away from noise. Your pets hearing is more sensitive than ours. Have a TV or radio on to drown out the sounds of fireworks. You may want to consult your pets Veterinarian about a prescription for tranquilizers, if your pet become nervous or overly upset due to the noise.
- i ID tags and current license tags with current contact phone numbers. Have a registered microchip implanted, it can not fall off and all shelters have scanners. More pets are lost at this time of year than any other.

If you have lost or found a pet:

- i Put up signs, pass out flyers and place ads. Most lost and found pet ads are free. Place ads in the O.C. Register, L.A. Times, Pennysaver and any community papers. Craigslist and Pet finder websites also offer lost and found pet postings. If you find a lost pet without ID tags, take them to your vet to have it scanned for a microchip.
- i Go to Shelters every day if possible. Check the shelter websites often.
- i Have pictures and description details of your pet available.

For information on Lost, Found and Pet Aid call the Animal Assistance League Pet Helpline at (714) 891-PETS or visit their website at www.aaloc.org.

