



CU NEWS

JULY 2015

HUNTINGTON BEACH
CITY EMPLOYEES
CREDIT UNION

OFFICE CLOSURE DATES

July 3, 2015

Independence Day



September 7, 2015

Labor Day



We want your Auto Loan...

Recently, did you purchased a vehicle, financing it with the dealer to take advantage of the incentives offered? We want your loan! All we need is your purchase contract, loan statement and registration to see if we can match or beat the dealers financing.

The Advantage...

The Credit Union is able to work with City payroll to take your payments directly from your paycheck each pay period. So you don't have to think about making that payment, we do it for you.

Contact the office today for more information about this offer.

Need an auto loan?
WE CAN HELP!



Need to Skip a Loan Payment? We can Help...

Are you having one of those months? You know the ones, where you could use a few extra dollars to pay for some unexpected expenses. Like if you could just skip that car payment or signature loan payment for just one month, it would make a huge difference.

The Credit Union has a new program that can help!

Skip A Pay...

This program will allow you to skip the next payment due date on any vehicle, signature or line of credit loan.

The fee for this convenience is \$25 per loan per occurrence. You are able to skip up to 2 payment per year with no penalty. To qualify, the loan must be 6 months old or older and have a

current payment status at the time of the Skip a Pay request.

Stop by or call for more information or to apply for this convenient benefit.



Things to Remember...

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.

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.

Payments

All payments on loans and visa's mailed are processed in the credit union office by one of the tellers. Not at an off site location. So you can bring your payments with you when you are planning a visit to the office instead of mailing it.



It's Vacation Time...

Remember to let the Credit Union know when you are going out of the country and taking your Debit or Visa Credit Card with you.

We want you to be able to enjoy your vacation and have access

to your money. By letting the us know about your travels, it will safeguard you and your purchases while you are away.



Members save with Sprint



Sprint has partnered with Credit Unions like us to offer special discounted rates to our members.

Whether you are a new or existing Sprint customer you can enjoy the following exclusive deals:

- x 10% off on select regularly priced personal service plans
- x 15% off on select regularly priced busi-

ness accounts

- x Waived activation fee on new lines
- x Waived upgrade fee

Call 877.SAVE.4.CU and tell them yours and credit union member and ask to be attached to either Corporate ID to start saving today.

Your Home has Equity? We have the loan!

The Credit Union offers a Home Equity Line of Credit.

This is a no points, no fee loan with maximum loan amount of \$250,000.00. Loan amount is determined by 70% of the appraised value on your primary residence minus any first mortgage loan balance.

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.



Put the Pier in your Pocket with the Credit Union Visa

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 our Visa Program, plus a picture of our Pier is on the card and **NO Annual Fee!** What better way to show pride in the City and your Credit Union. Contact the Credit Union to apply today.

Share the Credit Union with your Family Members

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

Member Survey...

As a member of the Credit Union, the Board of Directors encourages feedback from you regarding product and services you would like to see your Credit Union offer. Currently, the Board is considering the several products and/ or services to the members. We want to know what you think. Please email at info@hbcecu.com or call the office with which product or services you would like to see your Credit Union offer:

- ✓ **Email Marketing and Alert Communications**
- ✓ **Mobile App**
- ✓ **Remote Deposit Capture**

Thank you for taking the time to communication your needs with us so that we can better serve you. We look forward to receiving your feedback!



Huntington Beach City Employees Credit Union

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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