



# CU NEWS

JULY 2016

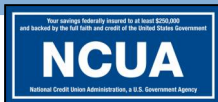
HUNTINGTON BEACH  
CITY EMPLOYEES  
CREDIT UNION

## OFFICE CLOSURE DATES

July 4, 2016  
Independence Day



September 5, 2016  
Labor Day



## Make the Equity in your Home work for you...

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.

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 determined by calculating 70% of the appraised value of your property minus any first mortgage loan balance. That

result is the available equity in your home. The best part of this loan is that there are NO POINTS, COSTS or FEES to the Member who elects to apply for this loan. The Credit Union covers all costs for the loan; all we ask is that you keep the loan open for three years.

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.

## Bring your Auto Loan to your Credit Union

Have you purchased a new or new to you vehicle recently?

Bring your loans to the Credit Union. We want that loan! All we need is your purchase contract, loan statement and registration to see if we can match or beat the dealers financing.

### Benefits of Financing with your Credit Union...

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.

So whether you have purchased a vehicle recently or are looking to get a new or new to you auto in the future, the Credit Union has options to help you achieve this goal.

Contact the office today for more information about this offer.

Need an auto loan?  
**WE CAN HELP!**



## 24-Hour Account Access Through Online Banking

As a member of this Credit Union you have the ability to access your membership account with the Credit Union through Netbranch Online Banking.

This online account access is available to you 24/7.

The benefits of online banking include:

- ✓ Transaction History
- ✓ E-Statements
- ✓ Bill Pay

We will be happy to assist you in setting up your online access. Call or stop by the office today.

## American Express Traveler's Cheque Notification

Effective July 1, 2016, the Credit Union is no longer selling American Express Traveler's Cheque.

After careful consideration regarding the lack of recent purchasing by members of traveler's cheques the decision was made to discontinue offering this product.

We apologize for any inconvenience you may experience regarding this decision.

If you have any questions regarding this notification, please contact the Credit Union office

## 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.

### 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.

### 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.

### E-Statements

Tired of receiving paper statements in the mail. Sign up for E-Statements. Your statement is accessible at the beginning of the new month. You have access to 3 years of statements.



## Credit Union Visa Card is a Great Benefit

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 both of cards have the EMV chip and **NO Annual Fee!**

The Credit Union's Visa Card program offers a range of card products tailored to suit your individual needs. Take a look:

### 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,

## 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



## Traveling... Let Us Know Before you Go.

Remember to let the Credit Union know when you are going out of the country and taking your ATM/ 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 us know about your travels, it will safeguard you and your purchases while you are away.





## 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