



Huntington Beach City Employees Credit Union ❖ www.hbcecu.com ❖ (714) 536-6517
2000 Main Street, Rm. B-272 ❖ P.O. Box 910 ❖ Huntington Beach, CA 92648

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.

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 costs 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.



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Fixed Rate Second Mortgage

As you know, your Credit Union offers a Home Equity Line of Credit. Some of you are not comfortable with the possibility of the interest rate adjustment twice a year with this program. In an effort to better service our members, we are now offering a Fixed Rate Second Mortgage.

This Fixed Rate Second Mortgage is a closed end second mortgage loan with a 15-year amortized repayment period. Call the Credit Union for more details regarding this loan program.

Credit Union Closure Dates

November 11, 2007- Veteran's Day

November 22, 2007 - Thanksgiving Day

November 23, 2007 - Day after Thanksgiving

December 25, 2007 - Christmas Day

January 1, 2008 - New Year's Day

Please check our website for additional information regarding closures.

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.

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.

APR – Annual Percentage Rate

APY – Annual Percentage Yield

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.

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.

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

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.

Important Notice

Recently, many members have received the letter on the inserted page. **This offer is not provided by the Credit Union, but rather a third party company not affiliated with the Credit Union.**

Any member who has received a Home Equity Line of Credit from the Credit Union has had a Deed of Trust recorded through County Records. Any document recorded through County Records are a matter of public record, therefore many companies routinely access this information to use for marketing purposes.

As always, if you are concerned about any information you receive in the mail that looks official; please do not hesitate to contact the Credit Union about it. We are here to provide you with the best service available.

Loan Headquarters

12/12/12 Christmas Loan is Back!

As summer is ending, fall has approached, and the most important holiday is on the horizon... CHRISTMAS!

We have just this loan to help you pay for all those Christmas Holiday Expenses. The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term 12 Months, Interest Rate is 12%.

Call, Stop by, or apply online! We are here to help you get through this Christmas season.



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



Upgrade your
Visa Card

Did you know the Credit Union offers a Visa Platinum Card? Do you have our Gold or Classic card? Contact your Credit Union staff to find out about upgrading your current Visa Credit Card.

If you have not gotten one of our Visa Credit Cards, you need to check our Visa Credit Card program out. Our fixed interest rates are as favorable as the other credit card institutions. With our Gold and Platinum Cards, we also offer the Score Card Points Program. Score Card Points are not just for airline tickets, but other goods and services like vacation packages or golf clubs. Also the amount of points needed for an airline ticket is significantly less than other points programs.

Contact your Credit Union staff for more information or to apply.

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

Contact Us

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.

Phone Numbers

Office (714) 536-6517
Fax (714) 969-0817
Private Line (877) 768-5409

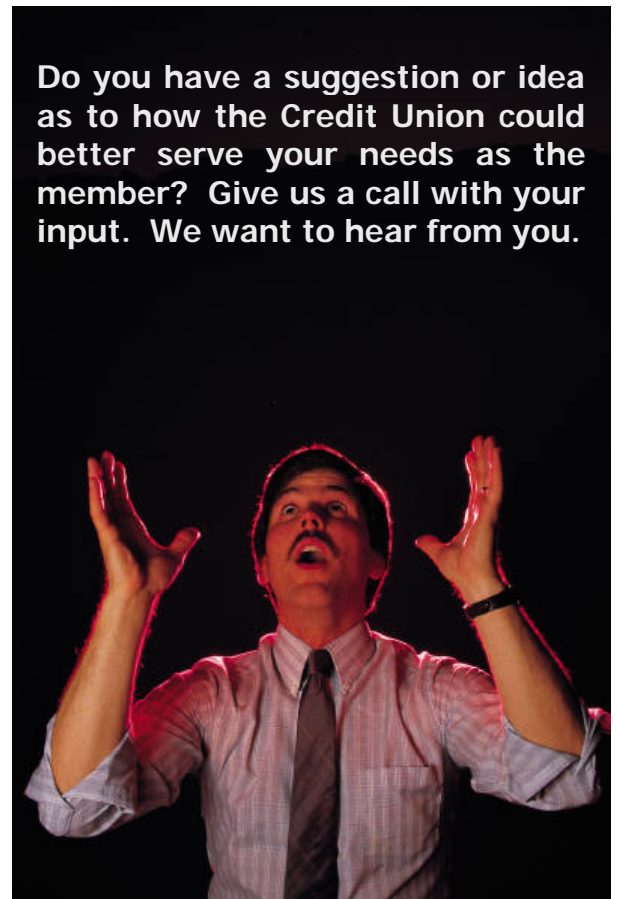
Important "800" Numbers

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

Do you have a suggestion or idea as to how the Credit Union could better serve your needs as the member? Give us a call with your input. We want to hear from you.



Important Notice to [REDACTED] Complete and Return

*****AUTO**SCH 3-DIGIT 926
Lender: **Huntington Beach Cit**
Borrower: [REDACTED]
Po Box 910
Huntington Beach, CA 92648-0769

• **PLEASE COMPLETE & RETURN THIS FORM**



Dear [REDACTED]

You are entitled to participate in our low cost **Mortgage Life Insurance Protection** program, which can protect your \$250,000 loan in case of an unexpected tragedy. Without this plan your family would still have to make your monthly mortgage payments. SEE BELOW-plan can include a choice of Life and/or Disability income benefits.

[REDACTED] your benefits can include:

- **DEATH BENEFIT** - Pays off mortgage in the event of death or provides monthly income for your family
- **DISABILITY** - Provides money to make your mortgage payment if you cannot work
- **MONEY BACK OPTION** - Guaranteed, tax-free return of all premiums paid at end of term
- **NO MEDICAL EXAMS** - Exams and tests typically not required
- **UNEMPLOYMENT** - **Pays your policy premium for up to 6 months
- **LEVEL PREMIUM** - Costs do not increase
- **KNOWING THE [REDACTED] FAMILY WILL NOT LOSE THEIR HOME**

For complete details at no cost or obligation please complete and return this form in the enclosed postage paid envelope to [REDACTED]

[REDACTED]		Huntington Beach Cit Amount: \$250,000	
<i>BORROWER</i>		<i>SPOUSE/CO-BORROWER</i>	
Date of Birth	____/____/____	____/____/____	
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	CA0580233
Height	____ Ft. ____ In.	____ Ft. ____ In.	
Weight	____ Lbs.	____ Lbs.	
Smoker	Yes No	Yes No	
Home: ()	_____	Work: ()	_____
Cell: ()	_____	Best time to call:	_____
Name of Person Completing This Form: _____			

EXTREMELY AFFORDABLE RATES

*Not affiliated with any lending institution. Information obtained only through public record. **Available in most states. All coverage information provided by [REDACTED] Benefits and carriers will vary for coverage, are subject to underwriting approval, product limitations and availability.