



CU NEWS\$

October 2010

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

CHRISTMAS LOAN IS BACK!

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

We have just the 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.



ANNUAL MEMBER'S MEETING

The Annual Members meeting will be held January 26, 2011 at 6:00 p.m. in Room B-7.

This is an excellent opportunity to learn about your Credit Union's current financial soundness and to meet with your Board of Directors.

We look forward to seeing you there.

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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 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.

FOR YOUR PROTECTION, WE ASK FOR IDENTIFICATION

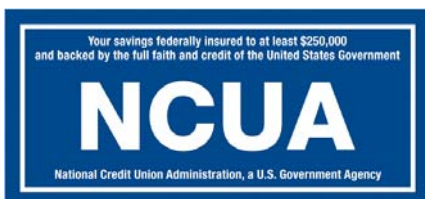
Identity theft is a reality in everyday life these days. As a result, do not be surprised if you are asked to identify your self when you call or visit the Credit Union office.

So, please be prepared to present identification to the person who is helping you at the teller counter or answer a few identifying questions over the phone. This is done to safeguard you and your account from possible theft.

Our ultimate goal is the protection of our members.

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.



CREDIT UNION CLOSURE DATES

Thanksgiving Holiday - November 25-26

Christmas Day - December 25

New Year's Day - January 1, 2011

Please check our website or call the office for additional information regarding business hours and any additional closure dates, especially for Christmas Eve and New Year's Eve.

FEDERAL REGULATIONS REGARDING SAVINGS ACCOUNT TRANSACTIONS

Many members are not aware that, per federal regulations, savings accounts, as opposed to share draft (checking) accounts are restricted to no more than six electronic withdrawals, such as through Internet or telephone banking per month.

Withdrawals or transfers made in person and those processed through ATM machines are not restricted.

All financial institutions are required to monitor member accounts for compliance with these guidelines. Here at HBCECU, our member service representatives will gladly assist you in arranging your electronic withdrawals in a manner that will accommodate your needs.

LOAN HEADQUARTERS

FINANCING AT THE CREDIT UNION IS EASY!

Are you looking for a new vehicle? Or, maybe a new RV? Come to the Credit Union before going to the dealer to secure financing. The Credit Union's rates are competitive with the dealer's rates. Often, we are able to beat the dealer's rate!

But, you went to the dealer first?

That's okay! Bring in your purchase contract into the office and let us take a look at it. We may be able to offer you a better rate than what is on your contract. If you go to the dealer first but want the opportunity to finance with the credit union. Tell the dealer to give you ten (10) days to secure your own financing before they send your paperwork to their finance company. The dealer might give you some resistance in the beginning, so stay firm. This will ultimately benefit you in the long run.

Remember, your Credit Union is the best place to save and to borrow. Contact us today, with any of your questions.

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.

OUR VISA RATES ARE FIXED... ARE YOUR OTHER CARDS?

The Credit Union's Visa Card program offers a wide range of card products tailored to suit your individual needs. Plus our Visa interest rates are fixed.

From our student visa to the platinum card program, we have the perfect visa card for you. We also offer balance transfers and Scorecard Rewards Program (on Gold and Platinum only).

You get tons of these great benefits with the Credit Unions Visa Program, plus a picture of our Pier is on each card.

What a better way to show pride for your Credit Union. Contact the Credit Union to apply today.

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.



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.

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.

CREDIT LIFE AND DISABILITY

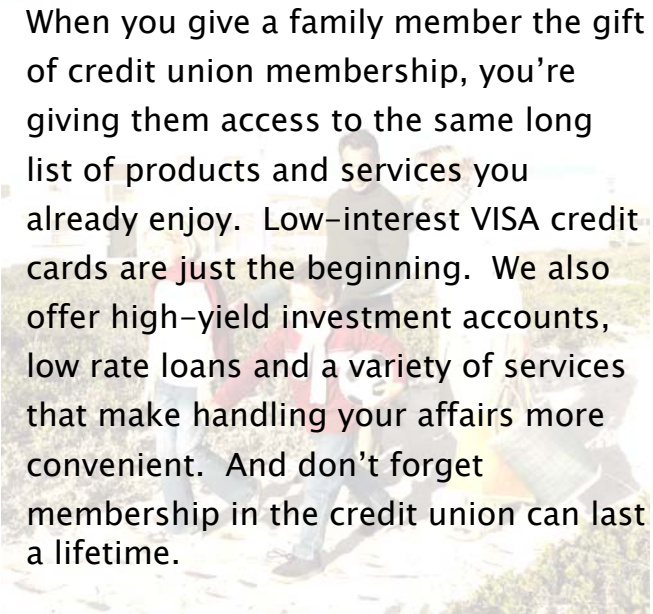
DISCLAIMER

NOTICE:

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Credit card balances are not subject to the Credit Life and Credit Disability Pre-Existing Condition provision.

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.

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