



October 2011

Quarterly Publication

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Check your Bank Statements What are you being charged?

Lately, the media is reporting that many major financial institutions (the 'B' word) will begin charging for many basic services like ATM transactions and monthly service fees on checking accounts.

Your Credit Union does not charge you for basic services connected to your accounts with us. Nor will we charge you a monthly fee for your checking account.

Your Credit Union is a not for profit financial institution, meaning what ever monies we make from the minimal fees we charge or from interest on loans is used strictly to pay for the operating expenses of staffing and running the credit union.

Remember, your credit union offers the same services as the other financial institutions, only for free or at a substantially discounted rate.

Pay attention to your recent or upcoming statements coming from your other financial institution, take note of what you will be charged for that account in the near future. You will be surprised by the changes the major financial institutions (the 'B' word) are making, often not to your benefit.

It may be time to move your account to your credit union. Come by and see what we can do for you. You will be pleasantly surprised.



Credit Union Closure Dates

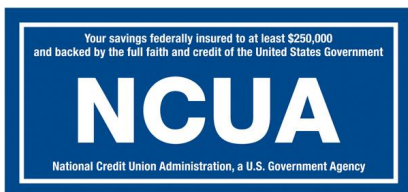
November 11, 2011 – Veteran's Day

November 24-25, 2011 – Thanksgiving

December 23-26, 2011 – Christmas

December 30, 2011 - January 2, 2011 – New Year's

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





COMPETITIVE AUTO RATES ARE AVAILABLE

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 current 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.

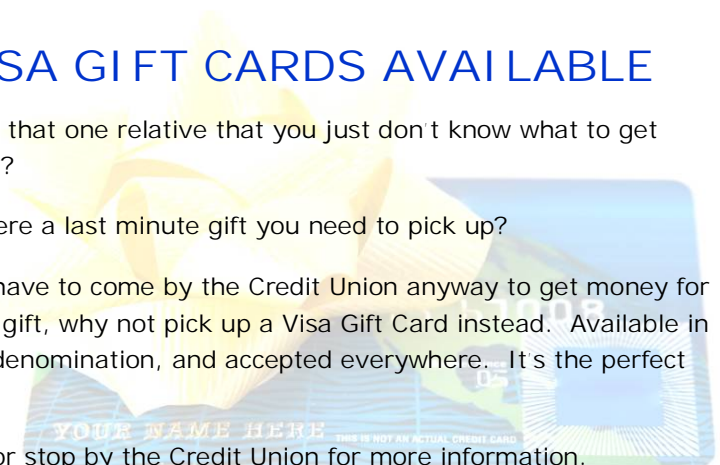
VISA GIFT CARDS AVAILABLE

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.



IS OUR 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

This card will help your college student establish responsible credit history.

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 12%. 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.

Why Throw Away Your Money? Save with Sprint!



Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Huntington Beach City Employees Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off* most regularly priced Sprint individual service plans
- 15% off *most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

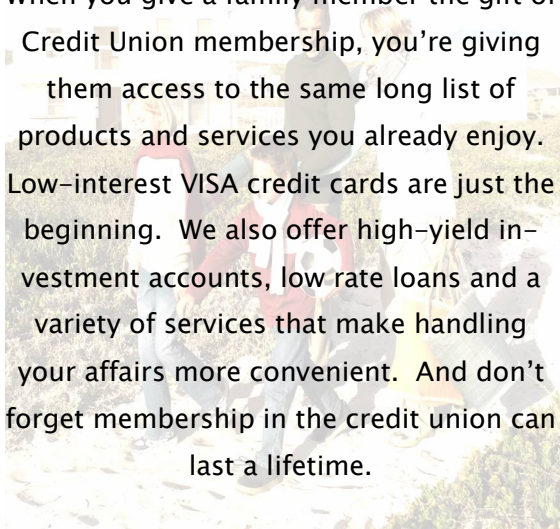
- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

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.



CHRISTMAS LOAN IS BACK!

Summer has ended, fall has arrived, and the most important holiday is fast approaching... 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.



Huntington Beach City Employees Credit Union

2000 Main Street, Room B272
P.O. Box 910
Huntington Beach, CA 92648

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

Office 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.

Upcoming Events in Huntington Beach

Currently Ongoing Events

Friday Afternoons at the Movies

Location: Michael E. Rogers
Seniors Center
1706 Orange Avenue, 92648

Cost: Free

Come and enjoy a free movie plus small bag of popcorn every Friday afternoon at 12:30 p.m.

Surf City Truck Stop

Location: HBHS Parking Lot

Every Friday from 5-8 p.m. Food Truck Vendor converge on HBHS parking lot as a fundraiser for HBHS Football. Come out to people watch or bring a group of friend to have a good time.

October 31, 2011

Halloween Fest on Main Street

Location: Downtown Huntington Beach
Time: 4-8 p.m.

Cost: Free
For children of all ages, this annual Halloween celebration comes courtesy of the Downtown Business Improvement District. Visit their website www.hbdowntown.com for more information regarding the offered activities.

November 26, 2011

Miracle on Main Street

Location: Downtown Huntington Beach
Time: 5-7 p.m.
Cost: Free

Be part of the annual Main Street Holiday Tree Lighting on downtown Huntington Beach. Enjoy free entertainment, treats, and a visit from Santa himself!

December 16-23, 2011

2011 Huntington Harbour Cruise of Lights Boat Tour

Location: Huntington Harbour
16889 Algonquin St.
Huntington Beach, CA 92649

Cost: \$15 adults
\$9 for children

The Huntington Harbour Philharmonic Committee presents the 49th annual narrated boat tour along the sparkling waterways of Huntington Harbour. For tickets and cruise time, visit www.cruiseoflights.org.

For more information regarding these and other events happening in the City of Huntington Beach, visit www.surfcityusa.com.