



October 2012
Quarterly Publication

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Special Offer! Auto Rate of 1.99% Get Approved Today!

We offered, you responded, so the Board has extended this special offer: your Credit Union is offering 1.99% APR with a 48-month repayment term* on any New or Used Auto purchase or refinance.

Vehicles already financed with the Credit Union do not qualify. Qualifying for this offer is based on approved credit. Used vehicles will be valued based on Kelly Blue Book.

Stop by or call the Credit Union to get more information regarding this great offer.

*Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.



BIGGS & COMPANY MAY NOTIFY YOU

Biggs and Company is currently conducting the Credit Union's annual Supervisory examination.

As part of this examination, they are conducting account verification by mailing selected members a letter with a copy of their last quarterly statement.

If you receive this letter, please review the attached statement for accuracy, sign the letter and mail it back to Biggs and Company. They may send you this letter up to three times if they do not receive a response.

If you have any questions regarding this information or would like further clarification about this letter, please call the credit union, ASAP.

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%. And, this loan will be paid off before next Christmas.

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



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. Note: Students under 21 years of age must have a parent apply as joint on the account.

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.



Sign up for E-Statement & Receive a Thank You

Ever notice that the mail seems to take longer than ever to be delivered by the post office. Do you ever get worried that your account statement might have been delivered to the wrong address?

If you sign up for E-Statements through the Credit Union's Net-Branch Online Banking system, you will be able to view your statements almost immediately after the new month begins and print a hard copy in the privacy of your own home or office. Also, you are able to access up to 3 years of past statements at the click of your mouse.

Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and received a special Credit Union re-usable shopping bag.

Important Information regarding Check Re-orders

If you elect to call the 800 number listed on the re-order form for your checks, please keep in mind that the shipping of these checks will be processed as First Class Mail. This will increase the over cost of the checks, due to the additional postage for First Class Mail.

To avoid paying this additional postage fee, just call the office and we will process the re-order for you.



Credit Union Closure Dates

November 22-23, 2012— Thanksgiving

December 25, 2012— Christmas

January 1, 2013— New Year's Day

** Please note office hours will be amended during the City's furlong days during the Christmas Week. Please check our website or call the office for additional information regarding business hours and any additional closure dates.

NOTICE: Information regarding International Wire Transfers

Effective immediately, the credit union will no longer process International Wire Transfers, due to increases fees and security regulations. We apologize for any inconvenience this may cause. If you have any questions, please contact the office.

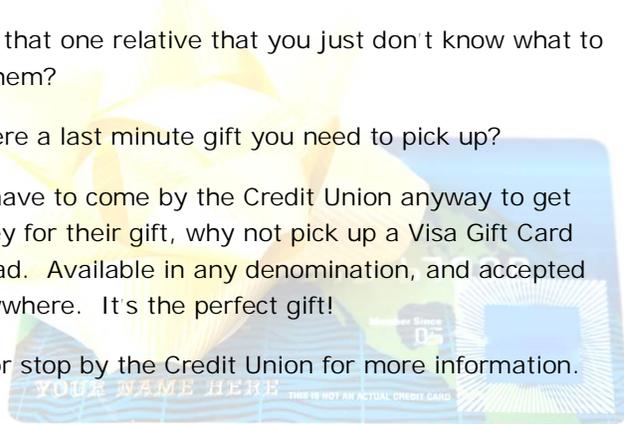
VISA GIFT CARDS AVAILABLE

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.



Changes to the Visa Score Card Rewards

The Scorecard Rewards website for our Visa Accounts has been changed. When you do log in to the website, you will go through a more extensive authentication process.

These enhancements have been placed to provide a more secure log in experience.

As with any changes, much like the NetBranch Online Banking log in changes, they are established in order to protect your identity. If you have any questions, please contact the office and we will assist you.

NetBranch Online Banking Recent Changes

Recently, the NetBranch Online Banking system was updated to provide more extensive login in security safeguards. This was necessary due to increase threats from hackers to internet banking sites. Many of you, who use Online Banking, regularly have experience the added security protocols that have been placed. For those who have not, you will experience the following changes:

1. Navigate to the Credit Union website: www.hbcecu.com, you will enter your member number, this will read as such: #####00.
2. Enter in your current password; you will be prompted to change your password. Initially, you will be able to use the same password.
3. Once you have successfully changed your password, you will need to reset your Multi-Factor Authentication. This requires that you enter a secret phrase. You will also need to select and answer 3 questions. These questions will be asked of you whenever you attempt to access your account from a computer you have not registered.
4. Finally, you will have to accept the Term and Conditions of use of the NetBranch Online Banking System.

Viola! You are in! You will be able to see all of your accounts including any loans associated with your member account. You will be able to make transfers from your account to any other account that has set up a relationship link. Keep in mind that you are not able to see the balance of the other account after you have made any transfer, you will have to log into that transfer recipient account to see the balance or activity.

As always, if you have any questions or are not enrolled in NetBranch and want to please call the office. We are happy to assist you!



Huntington Beach City Employees Credit Union

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P.O. Box 910
Huntington Beach, CA 92648

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

Office Hours
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.

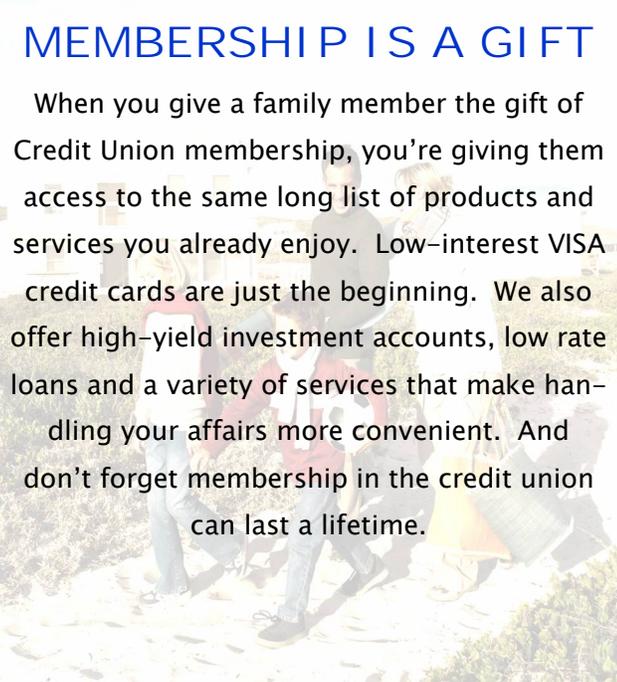
Private Line - (877) 768-5409

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.

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.

Wear Red on Fridays to Support our Troops.

If you have stopped by the Credit Union office on a Friday, you may have noticed that the staff is wearing Red shirts. We wear Red on Friday's to support our military troops home and aboard, who are protecting our freedom. Whether you agree with the wars they are fighting or not, our boys and girls are out there fighting for us and need our support.

So please join us, in supporting our military troops by wearing Red on Fridays.