



October 2014
Quarterly Newsletter

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RECENT DATA BREACH AFFECTED SELECTED MEMBERS OF THE CREDIT UNION.

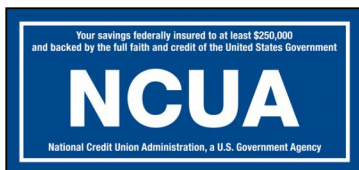
As many are aware, a popular consumer retail store was the subject of a major data breach. This means that information pertaining to debit and credit card transactions were obtained from a source outside of their computer system.

As a result of this breach, the Credit Union was notified through our ATM/Debit and Credit Card systems of those members whose card account information was included among the 40 million cardholders that were compromised during this breach.

The staff of the Credit Union contacted each individual member personally who was affected by this data breach. Those affected were issued a new debit or credit card depending on which or both of their card accounts with the Credit Union were compromised. The Credit Union proceeded in this manner in order to safe guard our members against further potential fraudulent activity.

The Credit Union wishes to thank our Members for their patience and understanding during this time. If you were notified by staff that your debit card was affected, you will receive a new debit card in the regular mail. Once you have received your new debit card, you will need to call (800) 567-3457 to activate your new debit card and set your PIN number. You will no longer receive a PIN number in the mail.

Again, thank you to all our Members who were affected by this incident for your patience and understanding..





Congratulations!

Congratulations to the Moran Family on their recent new vehicle purchase through Autoland. The Moran's worked with Judy Bisnar, our local auto buying representative. Judy was able to find them the vehicle they were looking for and assisted them with trading in their other vehicle as well. Their new vehicle was even delivered to the Credit Union, saving them a trip to the dealership. They were able to take care of all their paperwork including the loan funding here at the Credit Union in an hour.

What a great car buying experience!

Car Buying Made Easy! 

Find the perfect car and auto loan with HBCECU! [Shop now](#) or call **800.234.6999** 

Information regarding Autoland is a Member Service provided solely as a convenience. This is not an endorsement by the Credit Union or its staff.

LET YOUR HOME'S EQUITY 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 derived at 70% 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 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.

HURRY! GET PRE-APPROVED BEFORE THIS OFFER DRIVES

We continue to offer our members two great auto loan rates:

- 1.99% for New Automobiles*
- 2.99% for Used Automobiles**

1.99%

Both special rates have a maximum repayment term of 48 months.

Used vehicles, we will finance up to 100% of Low Kelly Blue Book value of the vehicle. Vehicles being refinanced from other financial institutions are eligible for the special rate, up to low Blue Book Value.

Vehicles currently financed with the Credit Union are not eligible.

Call or Stop by the office today for more details.

2.99%

*1.99% : 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.

**2.99% Estimated Payment based on 48-month term is approximately \$22.13 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.

CREDIT UNION CLOSURE DATES

November 10th – Veteran's Day
 November 27th & 28th – Thanksgiving
 December 25th – Christmas Day
 January 1st, 2015 – New Year's Day

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

ACTIVATING YOUR ATM/DEBIT CARD JUST GOT EASIER

Now when you receive a new, renewal or replacement ATM/Debit Card you will be able to call one phone number to activate and retrieve and /or reset your PIN number. That phone number is (800) 567-3451.

Keep in mind that you will no longer receive your pin number in the mail separate from your ATM/Debit card. Therefore, once your card is activated and retrieved your PIN, you will have immediate ability to transact on your account.

Remember, when you are selecting your PIN, make it unique. Avoid using your birth date or last 4 digits of your social security number. This will safeguard you in the event your card was ever lost or stolen.

DID YOU KNOW...

When you mail in your payments for loans and Visa accounts, they are being processed in the Credit Union Office. So if you get close to the due date of that payment, you can always drop it off in the office.

CREDIT UNION MEMBERSHIP IS THE BEST 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 Rate Consumer Loans
- ✓ Home Equity Line of Credit
- ✓ Low Fixed Rate VISA Credit Cards
- ✓ Free Checking Account
- ✓ Online Banking and Bill Pay

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.

CALL THE CREDIT UNION WHEN YOU NEED TO ORDER CHECKS

The Credit Union has recently changed companies that we used to order our members checks.

Therefore, please call the Credit Union when it is time to order your checks so we can supply the new company with your check information accurately.

When you call please have the style of checks you desire and your next starting check number. And our members over the age of 65 years old, qualify for our Senior Check Club, which gives you 1 box of checks free per month.

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 Hours

Monday, Wednesday — Friday
8:00 a.m. — 5:00 p.m.
Tuesday
10:00 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

YOUR FULL SERVICE CREDIT UNION

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 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.

E-Statements

Accessible through online banking, allows you access to up to 3 years of account statements.

Private Line - (877) 768-5409

Audio Response Unit another way to access your account information

Bill Payment

Take 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.

Current Rate and Product Information

IS A CREDIT UNION 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

Help your college student establish responsible credit history. Some restrictions may apply. Call for details.

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 11.9%. 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.