



CU NEWS

OCTOBER 2015

HUNTINGTON BEACH
CITY EMPLOYEES
CREDIT UNION

OFFICE CLOSURE DATES

November 26 & 27
Thanksgiving Holiday

December 25, 2015
Christmas Day

January 1, 2016
New Year's Day



Coming Soon... CU Visa Card with the Chip

If you have been paying attention to the headlines recently, you have heard about the latest technology regarding credit card, the EMV chip.

This chip technology is intended to further safeguard credit cards from merchant fraud. However, This technology

does not safeguard against internet transaction fraud.

Within the next few months, current Credit Un-



ion Visa Cardholders will receive a replacement Visa Credit Card with this EMV chip on it.

Don't have our Visa Card? Call the office for more information on how to get it.

Important Information to Visa & Debit Cardholders

Please remember to call the Credit Union or the after hours phone number when your Visa or ATM/Debit Card is no longer in your possession.

As the cardholder, it is your responsibility to notify us as soon as possible so we can safeguard your account and the Credit Union for any potential fraudulent activity.

If you wait to report your card lost or stolen, be-

cause you think it will materialize you could be subject to unauthorized transactions on your account. This could cause additional fees incurred on your account from return non-sufficient items attempting to clear after your funds have been depleted or automatic payments being denied because your credit limit has been reached. This could be very problematic. Therefore, again,

to safeguard yourself and the Credit Union, please immediately report your Visa or ATM/Debit card to either the CU Office or the after hours contact phone number as soon as it is not in your possession.

For Visa Cards call (800) 808-7230 (7 am-9pm) or (800) 991-4964 (9pm-7am).

For ATM/ Debit Cards call (800) 554-8969.



Traveling... Let Us Know Where you Go.

Remember to let the Credit Union know when you are going out of the country and taking your Debit or Visa Credit Card with you. We want you to be able to enjoy your vacation and have access to your money.

By letting the us know about your travels, it will safeguard you and your purchases while you are away.

Put your Home's Equity to use...

The Credit Union offers a Home Equity Line of Credit.

This is a no points, no fee loan with maximum loan amount of \$250,000.00. Loan amount is determined by 70% of the appraised value on your primary residence minus any first mortgage loan balance.

The current variable interest rate of this

loan is 5.5% with a 15 year repayment term. You are given an initial 5 years to used the money. Your balance is always calculated based on a 15 year repayment term.

Sounds good? Call or stop by the office for more details or to pick up a loan application packet.

Things to Remember...

Debit Cards

Your debit card will automatically stop working once any loan on your account becomes more than 6 days delinquent. This includes conducting transactions at the ATM.

If you are unable to make the payment on your loan on time, please call the office before it becomes delinquent. We have programs available to help you.

Payments

All payments on loans and visa's mailed are processed in the credit union office by one of the tellers. Not at an off site location. So you can bring your payments with you when you are planning a visit to the office instead of mailing it.

Large Cash Withdrawals

If you need to make a large withdrawal from your account either in cash, check or wire

transfer, please give the office a call at least 24 hours in advance so we can make sure the funds are available for you.

E-Statements

Tired of receiving paper statements in the mail. Sign up for E-Statements. Your statement is accessible at the beginning on the new month. You have access to 3 years of statements.

Refinance your Auto Loan with the Credit Union

Need an auto loan?
WE CAN HELP!



Recently, did you purchased a vehicle, financing it with the dealer to take advantage of the incentives offered? We want your loan! All we need is your purchase contract, loan statement and registration to see if we can match or beat the dealers financing.

Advantage for you...

The Credit Union is able to work with City payroll to take your payments directly from your paycheck each pay period. So you don't have to think about making that payment, we do it for you.

Contact the office today for more information about this offer.

It's time for Christmas!!!

If you are a member of Costco or Sam's Club, you have seen it....Christmas has arrived!

Are you looking at your budget, scratching your head as to just how are you going to pay for Christmas this year?

The Credit Union has thought of this for you. You can borrow up to \$2,400.00 for up to 24 months repayment at an interest rate of 8%. The monthly payment would be \$109.00 or \$52.00 per pay period for bi-weekly payments.

Stop by the Credit Union or give us a call to apply.



Share the Credit Union with your Family Members

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.

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.

This is just a few benefits of membership...

- ✓ Low-interest Rate Consumer Loans
- ✓ Home Equity Line of Credit
- ✓ Low Fixed Rate VISA Credit Cards
 - ✓ Free Checking Account
 - ✓ Online Banking and Bill Pay

Holiday Office Hours

The Credit Union will follow City Hall's hours of operation during the Christmas/ New Year's Week. Currently, City Hall and the Credit Union will be open until 12 p.m. on Christmas Eve, Thursday, December 24, 2015 and New Year's Eve, Thursday, December 31, 2015. Please check out website, lobby notifications or call the office for any changes to our hours during this time.

A Gift Card is the Perfect Fit

Ever need a gift for that special someone that you just don't know what to get them?

Is there a last minute gift you need to pick up?

Come by the Credit Union and instead of picking up cash to purchase their gift, 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.



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Office Hours

Monday, Wednesday—Friday

8:00 am — 5:00 pm

Tuesday

10:00 am — 5:00 pm

Important Phone Numbers

Visa Account Inquiry (800) 808-7230
Scorecard Rewards (800) 854-0790

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
ATM Activation/PIN Setup (800) 537-3451
Bill Pay Member Support (866) 872-9334