



CU NEWS

OCTOBER 2016

HUNTINGTON BEACH
CITY EMPLOYEES
CREDIT UNION

OFFICE CLOSURE DATES

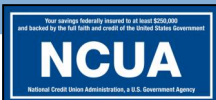
Veteran's Day
November 11th



Thanksgivings
November 24-25th



Christmas
December 26th



0% interest for Balance Transfers to your Credit Union Visa Credit Cards

For a limited time, take advantage of this great offer: Transfer the balance of any credit card to you HB Credit Union Visa Credit Card and pay 0% interest for 6 months on that balance transfer. And receive rewards points for that balance transfer as well.

Don't have a Credit Union Visa Credit Card? WHAT?!?!?

Cardholder Benefits

The Credit Union Visa Credit Card has excellent benefits including:

- ✓ Low Fixed Interest Rates for transactions: 11.9% for Gold and 9% on Platinum
- ✓ No Annual Fee
- ✓ Scorecard Reward Points: Earn a point for every dollar spent.
- ✓ The EMV Microchip to safeguard against fraud.

Plus, the balance transfer promotion! Sounds like a great opportunity to take advantage.

Stop by the office or call to apply or for more information

It's Christmas time...already!

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 either \$1,200 for 12 months repayment or

\$2,400.00 for 24 months repayment. The interest rate for either loan is 8%. The monthly payment would be approximately \$109.00 or \$52.00 per pay period for bi-weekly payments.

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



We have an App for that!

You asked for it and we are getting it: Mobile Banking App with Remote Deposit Capture.

Keep your eyes peeled, this new way to access your Credit Union Account will go live within the next few months.

Not only will you be able to access your account information from this new app, you will also be able to make deposits electronically by taking a picture of the check with your cell phone.

Traveling... Let Us Know Before you Go

Remember to let the Credit Union know when you are going out of the country and taking your ATM/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 us know about your travels, it will safeguard you and your purchases while you are away.

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 of the new month. You have access to 3 years of statements.

Refinancing, Made Easy



Refinance your Auto Loan with the Credit Union

Did you purchased a vehicle, financing it with the dealer to take advantage of the incentives offered within the last year?

We want your auto 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.

Home Equity Advantages

Many members have taken advantage of the Credit Union's Home Equity Line of Credit. 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 determined by calculating 70% of the appraised value of your property minus any first mortgage loan balance. That result is 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.

Sounds good? Stop by or call the Credit Union for any further question or to receive a loan application. We are happy to assist you.



Give the Gift of Credit Union Membership

When you share the Credit Union with family members, 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



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 infor-

24-Hour Account Access Through Online Banking

As a member of this Credit Union you have the ability to access your membership account with the Credit Union through Netbranch Online Banking.

This online account access is available to you 24/7.

The benefits of online banking include:

- ✓ Transaction History
- ✓ E-Statements
- ✓ Bill Pay

We will be happy to assist you in setting up your online access. Call or stop by the office today.



Huntington Beach City Employees Credit Union

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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