

# **Share Draft Focus**

Huntington Beach City Employees Credit Union ♦ www.hbcecu.com ♦ (714) 536-6517 2000 Main Street, Room B-272 ♦ P.O. Box 910 ♦ Huntington Beach, CA 92648

August 2008

# 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

With a fixed interest rate of 15%, this card is perfect for the 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

With the platinum card, not only do you get all the benefits that come with the Gold Card, but you also have the benefit of 9% fixed interest rate.

Look, you get all of these great benefits with you Visa Program, plus a picture of our Pier is on each card. What a better way to show pride for your Credit Union. Contact the Credit Union to apply today.

# Financial Safety with the

# Credit Union

Recently in the news, you are hearing about financial institutions closing their doors or needing assistance from the Federal Reserve to stay open.

Some members have even called to make sure their money is safe at the Credit Union.

The Board of Directors and Management Staff of the Credit Union want to confirm to you that the safest place for your money right now is here at the Credit Union. They have taken the time to establish policies and safeguards to ensure that the Credit Union will be able to withstand any financial crisis that arise.

Please do not hesitate to call the office should you have any concerns regarding your accounts. We are happy to speak with you.

### **Credit Union Closure Dates**

September 1<sup>st</sup> – Labor Day

Please check our website for additional information regarding closures.

# Online Banking...

# **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.

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** 

If you have any questions, just come in or call.

### Go Green with E-Statements

Want to save a tree or two every month and help the environment?

Sign up for e-statements through the Credit Union's Net Branch online banking. With e-statements, you are able to access the last three months statements online from your computer.

You can even save the copies electronically to your computer for future reference.

Your statement arrive faster through e-statement that through regular mail. Contact the credit union for more information.

## Back to School Loan

Can you believe it is time for back to school? It seems like the kids just got out for their summer break!

Feeling a little strapped for the extra cash to get the kids ready to go back to school.

The Credit Union can help... we are offering a loan for \$1,200, to be repaid in 12 months, at 12% interest rate. You will pay less that \$90 in annual interest to borrow \$1,200. That vacation is looking more affordable already! Contact the Credit Union for more information.

# **Contact Us**

### 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.

### **Phone Numbers**

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

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