



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 2009

Back to School Time is Here Already

Summer is quickly coming to an end, so we all know what that means... it is back to school time!

The credit union has the perfect solution to pay for those back to school expenses: The 12/12/12 School Loan. The Credit Union will lend you \$1200, which you will pay back in 12 months at a 12% interest rate over the term of the loan. The payment is about \$100 per month. Plus, you will only pay a less \$100 in total interest for the life of the loan.

Sounds like a plan? Give us a call, stop by the office, or go online to apply. Let the credit union solve that equation of back to school expenses.

Credit Union Closure Dates

No Closure Dates in August

September 7, 2009 – Labor Day

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

Use the Equity in your Home to Pay for Those Unexpected Expenses

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 costs or fees to the members who elect to apply for this loan. The credit union will pay all cost for the loan; all we ask is that you keep the loan open for three years. If you choose to pay off and close it before the three years, we will require that you pay the costs and fees that the Credit Union paid on your behalf.

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.

Protect Yourself against Fraud

Huntington Beach City Employees Credit Union is your partner in financial security and would like to offer the following advice on things you can do to help prevent becoming a victim of fraud.

First and foremost, never, ever give personal information out over the phone or via email unless you have initiated the contact and are certain whom you are providing the information to. Your Credit Union will never initiate a request for account, social security or PIN information via email or over the phone. Be cautious of telephone or on-line solicitors. Your personal information should remain private.

Some Tips to Avoid Impersonation/Identity Fraud:

- ◆ Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form. Shred them or sign up for e-statements.
- ◆ Never give your credit card number over the telephone unless you make the call.
- ◆ Reconcile your bank account monthly and notify your bank of discrepancies immediately.
- ◆ Keep a list of telephone numbers to call to report the loss or theft of your wallet, credit cards, etc.
- ◆ Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them.
- ◆ Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.
- ◆ If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report.

If you think you have been a victim of Impersonation/Identity Fraud, contact the Credit Union immediately. Remember the Credit Union is your partner in financial security.

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