



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 2010

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 6, 2010 – 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.

We Ask For Your ID to Protect You

Identity theft is a reality in everyday life these days. As a result, do not be surprised if you are asked to identify your self when you call or visit the Credit Union office.

So, please be prepared to present identification to the person helping you at the teller counter or answer a few identifying questions over the phone. This is done to safeguard you and your account from possible theft.

Our ultimate goal is the protection of our members.

Our Auto Rates are as Competitive as the Dealers

If you've been thinking about a new vehicle, now is the time to buy. Your credit union is currently offering low, low rates on new and used autos or trucks. Ask for the Dealers Fleet Representative when you visit the dealer for their special dealer price available to credit union members.

You can also take advantage of these low rates to refinance your vehicle loan from another financial institution to lower your monthly payments or take cash out of your vehicle.

Apply Now!

Applying for your loan is easy. Stop by the office for a pre-approval, or apply online.

Available NOW: Fixed Rate Home Loans

There is a new home loan available through the Credit Union. A Fixed Rate closed end home loan with a 20 year repayment period is now available.

This loan will be a refinance of current mortgage owed on your property with a maximum loan amount of \$250,000. You must have at least 30% equity in your home to qualify for this loan.

If you are interested on more information regarding this home loan, please call the Credit Union.

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