

Share Draft Focus

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

August 2012

Get Approved Today! Special Offer: 1.99% Has Been Extended

We offered, you responded, so the Board has extended this special offer: your Credit Union is offering 1.99% APR with a 48-month repayment term* on any New or Used Auto purchase or refinance.

Vehicles already financed with the Credit Union do not qualify. Qualifying for this offer is based on approved credit. Used vehicles will be valued based on Kelly Blue Book.

Stop by or call the Credit Union to get more information regarding the great offer.

*Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.

Take your Credit Union wherever you go... Even Out of The Country.

Traveling out of the country on vacation? Your HBCECU Debit/ ATM and VISA Credit Card are not just limited to the United States, they are accepted worldwide!

To ensure approval of your transactions and additional fraud protection, just let us know your planned travel dates and destinations before leaving the country. Contact us at (714) 536-6517 or stop by the office.

Important Information regarding Check Re-orders

If you elect to call the 800 number listed on the re-order form for your checks, please keep in mind that the shipping of these checks will be processed as First Class Mail. This will increase the over cost of the checks, due to the additional postage for First Class Mail.

To avoid paying this additional postage fee, just call the office and we will process the re-order for you.

It's Back to School Time, Already!

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

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

September 3, 2012 - Labor Day

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

NetBranch Online Banking Recent Changes

Recently, the NetBranch Online Banking system was updated to provide more extensive login in security safeguards. This was necessary due to increase threats from hackers to internet banking sites. Many of you, who use Online Banking, regularly have experience the added security protocols that have been placed. For those who have not, you will experience the following changes:

1. Navigate to the Credit Union website: www.hbcecu.com, you will enter your member number, this will read as such: #####00.
2. Enter in your current password; you will be prompted to change your password. Initially, you will be able to use the same password.
3. Once you have successfully changed your password, you will need to reset your Multi-Factor Authentication. This requires that you enter a secret phrase. You will also need to select and answer 3 questions. These questions will be asked of you whenever you attempt to access your account from a computer you have not registered.
4. Finally, you will have to accept the Term and Conditions of use of the NetBranch Online Banking System.

Viola! You are in! You will be able to see all of your accounts including any loans associated with your member account. You will be able to make transfers from your account to any other account that has set up a relationship link. Keep in mind that you are not able to see the balance of the other account after you have made any transfer, you will have to log into that transfer recipient account to see the balance or activity.

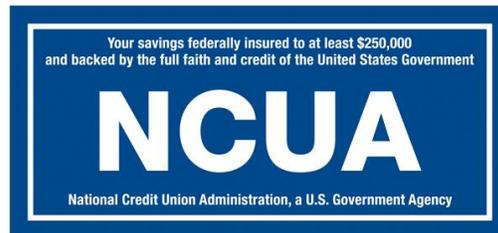
As always, if you have any questions or are not enrolled in NetBranch and want to please call the office. We are happy to assist you!

Need Money for Vacation... Credit Union has just the ticket.

**Looking to get away for rest and relaxation,
but a little short of extra cash for a vacation?**

**The Credit Union has the perfect solution...
the 12/12/12 loan. Just like at Christmas, this
is \$1,200.00 repaid in 12 months, at 12%
interest rate. The total interest paid for this
loan is less that \$100.**

**Sounds so good, that I hear your vacation
calling. Stop by or call 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