

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 2013

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.

**DID YOU KNOW THAT THE
CREDIT UNION OFFERS A
HOME EQUITY LINE OF
CREDIT MORTGAGE LOAN?
CALL FOR DETAILS!**

Credit Union Closure Dates

September 2, 2013—Labor Day

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

IS OUR VISA CARD IN YOUR WALLET? IT SHOULD BE...

The Credit Union's Visa Credit 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. Some restrictions may apply may apply. Call for details.

Visa Classic Card

The Classic Card with a fixed interest rate of 15%, this card is perfect for 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 11.9%. Earn points for using this card, which are good for airline tickets, vacation packages, and other goods and services.

Visa Platinum Card

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

Look, you get all of these great benefits with your Visa Program, plus a picture of our Pier is on each card and NO Annual Fee! What better way to show pride in your Credit Union. Contact the Credit Union to apply today.

New to You Car Shopping? Get Pre Approved with the Credit Union before You Shop

If you have been thinking about a new or new to you vehicle, now is the time to buy. Your Credit Union is currently offering low, low rates on new and used vehicles loans. Get pre-approved with the Credit Union before heading out to the car dealers. It will save you a lot of hassle and headache when negotiating with their finance person.

- i Have you recently purchased a new or used car at the dealer?
- i Have you had some credit issues lately?
- i Is the interest rate on the loan over 11.5%?

Your Credit Union has a better interest rate for you than what the dealer offered, especially when you have some credit challenges. Bring your purchase contract or monthly statement into your Credit Union to let us beat the interest rate.

When you head to the dealership, ask for the Fleet Representative 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 vehicles equity.

Apply Now!

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

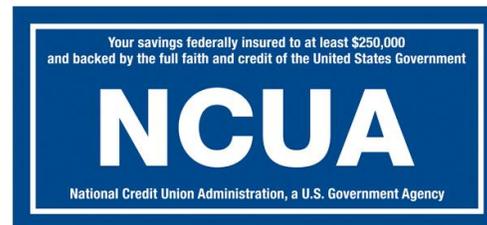
Take your Credit Union Wherever You Go... Even Out of The Country.

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.

Membership is a Gift

When you give a family member the gift of Credit Union membership, you're giving them access to the same long list of products and services you already enjoy. Low-interest VISA credit cards are just the beginning. We also offer high-yield investment accounts, low rate loans and a variety of services that make handling your affairs more convenient. And don't forget membership in the credit union can last a lifetime.



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