

Share Draft Focus

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

December 2011

CHRISTMAS TIME IS HERE!

The Christmas season is here!!! As the days roll by you are wondering how you are going to pay for Christmas again this year.

We have just the loan to help you pay for all those Christmas Holiday Expenses. The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term 12 Months, Interest Rate is 12% with a monthly payment of \$107.00

Call, Stop by, or apply online! We are here to help you get through this Christmas season.



VISA GIFT CARDS AVAILABLE

Have that one relative that you just don't know what to get them?

Is there a last minute gift you need to pick up? You have to come by the Credit Union anyway to get money for their gift, why not pick up a Visa Gift Card instead. Available in any denomination, and accepted everywhere. It's the perfect gift!

Call or stop by the Credit Union for more information.

CREDIT UNION HOLIDAY OFFICE SCHEDULE

The following is the schedule of office hours and closure dates for this month:

Closure Dates:

December 23-26, 2011 – Christmas Holiday

December 30, 2011 – January 2, 2012 – New Years Holiday

During the week between Christmas and New Year's Holiday, the Credit Union office will be open from 10:00 a.m. – 2:00 p.m. on Tuesday, Wednesday and Thursday.

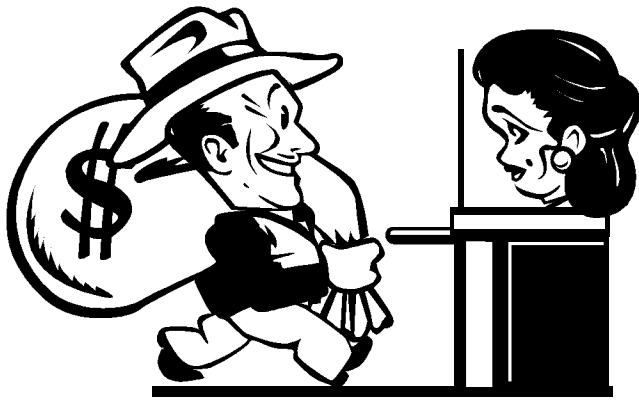
Please call the office or visit the website for any additional information regarding office hours and closure dates.

SPECIAL OFFER: 1.99% FOR 48 MONTHS ON NEW OR USED AUTOS

For a limited time, your Credit Union is offering 1.99% interest rate with a 48-month repayment term on any new or used auto financed. This could be a vehicle financed with another financial institution or vehicle purchased.

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.



MARK YOUR CALENDAR: ANNUAL MEMBER'S MEETING

The Annual Members meeting will be held January 25, 2012 at 6:00 p.m. located in Room B-7.

This is an excellent opportunity to learn about your Credit Union's current financial soundness and to meet with your Board of Directors.

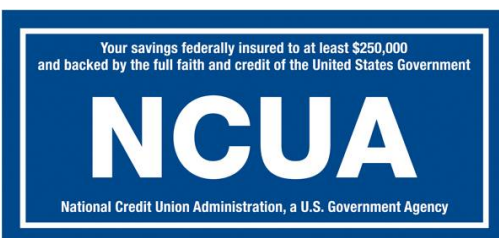
We look forward to seeing you there.

MAKE THE SWITCH Let the Credit Union become your Primary Financial Institution

November was "Move your Accounts from the Bank to your Credit Union" month. We want to keep this momentum going. This was and still is a perfect opportunity to take advantage of the same benefits offered by the Bank at low or no costs to you as a Credit Union member.

Stop by the Credit Union to get easy to follow information about moving your accounts from the Bank to the Credit Union.

Establish a relationship with your Credit Union, where you are a member, not a number.



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