

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

December 2012



SIGN UP FOR E-STATEMENT & RECEIVE A THANK YOU GIFT.

Ever notice that the mail seems to take longer than ever to be delivered by the post office. Do you ever get worried that your account statement might have been delivered to the wrong address?

If you sign up for E-Statements through the Credit Union's NetBranch Online Banking system, you will be able to view your statements almost immediately after the new month begins and print a hard copy in the privacy of your own home or office. Also, you are able to access up to 3 years of past statements at the click of your mouse.

Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and received a special Credit Union re-usable shopping bag.

ANNUAL MEMBER'S MEETING

The Annual Members Meeting is scheduled for Wednesday, January 23, 2012 at 6:30 p.m. located in Room B-7.

All members with accounts in good standing are encouraged to attend this meeting. This is an excellent opportunity to learn about your Credit Union's current financial soundness and meet the Board of Directors.

We encourage and look forward to seeing you all there



1.99% ON NEW OR USED VEHICLES! GET APPROVED BEFORE THIS OFFER EXPIRES!

**Special
Offer**

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.

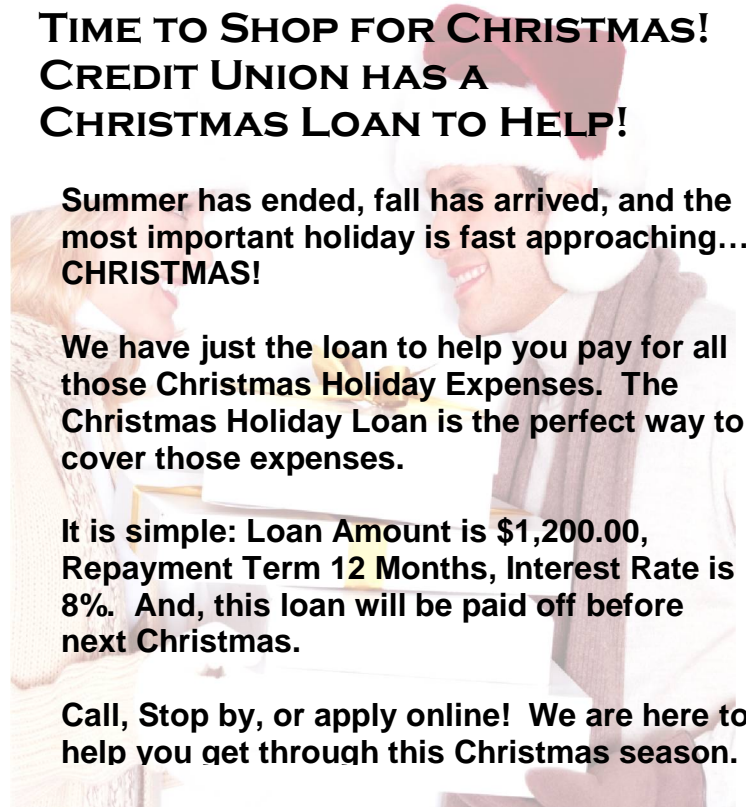
TIME TO SHOP FOR CHRISTMAS! CREDIT UNION HAS A CHRISTMAS LOAN TO HELP!

Summer has ended, fall has arrived, and the most important holiday is fast approaching... CHRISTMAS!

We have just the loan to help you pay for all those Christmas Holiday Expenses. The Christmas Holiday 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 8%. And, this loan will be paid off before next Christmas.

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



CREDIT UNION HOLIDAY HOURS AND CLOSURES

The City of Huntington Beach offices will be closed from Monday, December 24, 2012 through Tuesday, January 1, 2013. The Credit Union, however, will be opened during this closure. You will need to access the Credit Union through the automatic doors by the City Council Chamber meeting rooms during this Holiday week.

The following is the scheduled hours of operation for the Credit Union during the Holiday week:



Monday	December 24, 2012	8:00 a.m. – 12:00 p.m.
Tuesday	December 25, 2012	Closed
Wednesday	December 26, 2012	10:00 a.m. – 2:00 p.m.
Thursday	December 27, 2012	10:00 a.m. – 2:00 p.m.
Friday	December 28, 2012	10:00 a.m. – 2:00 p.m.
Monday	December 31, 2012	8:00 a.m. – 12:00 p.m.
Tuesday	January 1, 2013	Closed

The Credit Union will resume our normal business hours on Wednesday, January 2, 2013. If you have any questions, please contact the office.

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.



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

