



# Share Draft Focus

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

February 2008

## Access your Visa Account With EZCardInfo.com

Now accessing your Visa Credit Card Account is even easier. Log on to [EZCardInfo.com](http://EZCardInfo.com), you are able to access up to date credit card account information, make payments, and review statements.

You can access EZCardInfo from a link on the Credit Union website at [www.hbcecu.com](http://www.hbcecu.com). Make sure you have your credit card handy when you enroll. It is that simple.

## New and Improved Bill Payment System

Bill Payment Program is getting a makeover! Coming in February, the upcoming changes will make this system more user friendly with less work. Current Bill Pay users will receive an email notifying them of this new makeover. Bill Payment system is very easy to access through our online banking system at [www.hbcecu.com](http://www.hbcecu.com).

## Reminder: Fee Increase

Remember that effective February 1, 2008, the fee for Non Sufficient Funds will increase to \$20.00 per item. A complete list of other fees charged by the Credit Union is located on page 2.

If you have any question please call the credit union.

## The Private Line

Need to know your account balance but are not near a computer and the credit union is closed. Have no fear, call the Private Line. The Credit Union's Private Line system can give you account information 24 hours a day, 7 days a week.

Call the Credit Union today to get set up with access.

## Credit Union Closure Dates

February 18, 2008 – President's Day

**Please check our website for  
additional information regarding  
closures.**

## Credit Union Fees

NSF	\$20.00
Hand Post Item	\$ 5.00
Automatic Transfer	\$ 2.00
Returned Mail	\$ 2.00
Returned Deposit	\$15.00
Dormant (Escheat)	\$ 2.00
Stop Payment	\$10.00
ACH Stop Payment	\$25.00
Account Research	\$20.00 Per Hour
Microfilm	\$ 1.00
Check Copies	\$ 3.00 After 3 per Month
Account Balancing	\$20.00 Per Hour
Wire Transfers	\$10.00 Domestic
Wire Transfer	\$25.00 International
Copy Of CU Issued Check	\$ 2.00
Bill Pay Service Only	\$ 3.95 Per Month
Membership Fee	\$ 1.00 (1 <sup>st</sup> Account)
Gift Card Fee	\$ 2.50

## 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

## Account Access with Ease

You are able to access your money 24 hours a day, 7 days a week with many services offered by your Credit Union.

### Visa Account Services (ezCardinfo.com)

Log on to this secure site provided to you to look at past and current transactions.

### Reorder Checks

All you need is the reorder form from your current checks to gain access.

### Loan Calculator

Find out how much the payment of your dream car would be.

### Online Banking

View account information at any time.

### Bill Payment

Accessible through online banking.

### Private Line – (877) 768-5409

Audio Response Unit another way to access your account information

### Current Rate and Product Information

If you have any questions, just come in or call.

## IRA Savings Accounts

Retirement is a reality for all members, young and younger. The Credit Union is here to help with Traditional and Roth IRA accounts. Check out our current rates, they are competitive with the bigger financial institutions. There is no annual fee for these accounts.

Also, we offer the Coverdell Education Savings Account for minors. This will help prepare for your child's college expenses early.

Contact the Credit Union for more information regarding opening an IRA account .