



Share Draft Focus

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

February 2009

Important information for ATM/ Debit Cardholders

All Credit Union members who currently have an ATM/Debit Card with their checking accounts need to contact the credit union and provide us with all current contact information including cell phone numbers and email address.

Due to increases in fraudulent activity appearing on ATM/Debit cardholder's account, we want to be able to contact you as quickly as possible in order to determine whether a charge is valid or fraud.

Please contact the credit union staff to make sure we have your current contact information.

Credit Union Closure Dates

February 16, 2009 – President's Day

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

Safeguards against Identity Theft

Signing up for Direct Deposit of your paycheck, pension or social security and E-Statements are two excellent ways to safeguard yourself and your accounts against identity theft.

With direct deposit your paycheck, pension, or social security is automatically electronically deposited into your accounts. You choose where you want your money deposited. It protects you from have the potential of misplacing the check or having it stolen.

E-statements, electronic statements, are accessible through online banking, so there is no worry about having your statement being stolen out of your mailbox. In addition, you can access the last three months of statements at anytime free, through online banking.

For more information regarding Direct Deposit or E-statements and how they can protect you against identity theft, please contact the credit union.

We have money to lend... the Credit Union is here for you.

It is no secret that getting a loan, for any reason, is tougher than it used to be, unless you are a member of this Credit Union.

We are here to assist you through any of your financial situation. We will do our best to work you though whatever situation arises.

Whether you need a car loan, home equity line of credit, or signature loan, the credit union is solvent. We have the fund available to assist you with your financial needs.

Remember, the Credit Union's lending criteria is more favorable to you the member on the individual basis than other financial institutions. We take everything into consideration when making lending decisions for our members. We will work with you, not against you to achieve your goals.

Come by, or call the credit union so we can offer alternative solutions to help you through these hard financial times.

Do you have a Credit Union Visa Card? No...why not?

The Credit Union's Visa 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. We also offer balance transfers and Scorecard Rewards Program (on Gold and Platinum only).

You get tons of these great benefits with the Credit Unions Visa Program, plus a picture of our Pier is on each card.

What a better way to show pride for your Credit Union. Contact the Credit Union to apply today.

Important Information for Traditional IRA Owners

Dear Traditional IRA Owner:

President Bush has signed legislation to waive Required Minimum Distribution (RMD) payments for **2009**. This means you do not have a 2009 RMD.

As we believe many of our traditional IRA owners *already receiving periodic payments* **will** want to receive their scheduled 2009 payments, we will distribute 2009 periodic payments as usual, **unless** you inform us that you **do not** wish to receive this payment.

You will receive a letter in the mail shortly, requesting you inform us whether you wish to receive this RMD payment. Please respond immediately to this letter, so that we may know your intentions regarding your 2009 RMD payment.

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