



# 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 2010

## 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.

## Credit Card, Phone & Text Messaging

# Scams

There is currently a phone and text messaging scam targeting financial institutions across the country where members receive a call stating there are problems with their credit or debit card and to call a toll-free number.

Callers are instructed to "press 1" to re-activate their card. The system then prompts the caller to enter his or her card number, expiration date, and verification code.

The text message instructs the recipient to call a toll-free number regarding a suspicious authorization. Once the number is called, the system solicits cardholder information.

**Huntington Beach City Employees Credit Union will never call you or text a message requesting personal or account information to re-activate your accounts or cards.**

If you have already acted on either of these messages by calling the toll-free number, please have your card(s) blocked as soon as possible. Call or stop by the office so we can assist you.

## Is the Pier in your Pocket? It should be.

The Credit Union's Visa Card program has the perfect card for you.

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 excellent benefits with the Credit Unions Visa Program, plus a picture of our Pier is on each card.

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

## Credit Union Closure Dates

**February 15, 2010 – President's Day**

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

## Credit Union Can Help You Pay Uncle Sam

The holiday season has drawn to a close. That means it is time to do our state and federal income taxes. Some of you will be lucky enough to have to pay additional money to the government. The credit union has a loan available to help you pay the government without the penalties.

The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term is 12 Months, and the total interest on this loan is less than \$80.00.

Call, Stop by, or apply online today!

## 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