

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

February 2014

CHRISTMAS LEFT OVERS CAN BE OVERWHELMING

Has the Christmas Season taken a chunk out of your finances, leaving you with the leftover... Bills! The Credit Union is here to help!

We have just the loan to help you pay for all those Christmas Holiday Expenses. The Christmas 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%.

Call, Stop by, or apply online! We are here to help you with those Christmas leftovers.

PROCEDURE CHANGE TO ACTIVATE YOUR ATM CARD

Effective February 4, 2014, when you receive a new or replacement ATM/Debit Card from the Credit Union, you will have to call (800) 567-3451 to activate your card, retrieve and/or reset your PIN number.

You will no longer receive your pin number in the mail separate from your ATM/Debit card. Therefore, once your card is activated and your have retrieved your PIN you will have immediate ability to transact on your account.

DID YOU CHANGE YOUR ADDRESS? MAKE SURE YOU LET US KNOW.

Remember to contact the Credit Union whenever you change your address. Simply notifying the Post Office without letting the Credit Union know is not enough.

The post office will return any correspondence including your statements back to the Credit Union with the change of address notification. By notifying the Credit Union directly when your address changes will prevent the Credit Union from paying double postage on your statements and avoid any delay in receiving them.

CREDIT UNION CLOSURE DATES

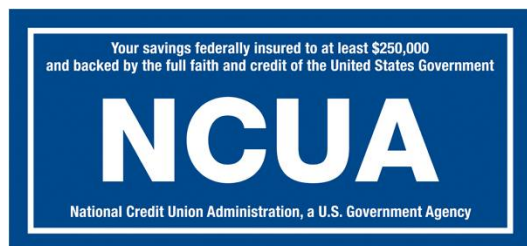
February 17, 2014—President's Day

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

CREDIT UNION FEE SCHEDULE

Effective February 1, 2014

Non Sufficient Funds	25.00
Hand Post Item	10.00
Courtesy Pay	25.00
Automatic Transfer	3.00
Returned Mail	5.00
Returned Deposit	25.00
Redeposit Item	25.00
Dormant (Escheat)	2.00
Inactive Account (after 12 months)	12.00 (Annual)
Stop Payment	25.00
ACH Stop Payment	25.00
Wire Transfer Incoming Domestic	10.00
Wire Transfers Outgoing Domestic	15.00
Wire Transfer Incoming International	25.00
Copy of CU Issued Check	5.00
Copy of Statement	2.00 per Page
Bill Pay Service Only	3.95 per Month
Membership Fee (1st Account)	5.00
Gift Card Fee	3.50
VISA Cash Advance	15.00 (Non CU Card)
Temporary Checks	5.00 (10 Checks)
Loan Late Payment Fee (after 10 days)	15.00/3% of pymt
Levy/ Garnishment Processing Fee	15.00
Excessive CU Check Withdrawals	3.00 ea after 3per mo.
Extension Loan Agreement	10.00
Check Issued to Non Member	3.00
Account Research	35.00 First hr / 25.00 hr after
ATM Transaction	1.00 After 4 w/d per month
Check Copies**	3.00 after 3 per Month**
Account Balancing	35 .00 First hr / 25.00 hr after



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

ATM Activation (800) 567-3451

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