



# 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

June 2008

## Home Equity Line of Credit

Many members have taken advantage of the Credit Union's Home Equity Line of Credit. Some did not know that the Credit Union had such a loan available. For those unaware, let me introduce it to you.

This loan can either be a first or second mortgage on your primary residence. Maximum available loan amount for this loan is \$250,000. The loan amount is derived at 80% of the appraised value of your property minus any first mortgage loan balance. That determines the available equity in your home.

The best part of this loan is that there are no costs or fees to the members who elect to apply for this loan. The credit union will pay all cost for the loan; all we ask is that you keep the loan open for three years. If you choose to pay off and close it before the three years, we will require that you pay the costs and fees that the Credit Union paid on your behalf.

Sounds good? Stop by or call the Credit Union for any further question or to receive a loan application. We are happy to assist you.

## Benefits of Direct Deposit

Are you still receiving your pay in the form of a check? You may not realize this but there are many benefits to having direct deposit versus receiving a "pay check". Here are a few benefits to consider:

- Your pay is automatically in your account the morning of the payday.
- If you are on vacation or off work due to illness on payday, you won't have to worry about having someone make the deposit for you.
- You will still receive a paystub showing a breakdown of your pay.

The staff at the Credit Union can help you complete the paperwork to set up your direct deposit. Stop by and get signed up today!

## Credit Union Closure Dates

July 4<sup>th</sup> – Independence Day

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

# Online Banking...

## 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.

## Financing your Next Toy

The Credit Union offers financing for a wide range of vehicles.

RV, Motorcycles, Boat, Personal Watercraft, and ATV loans are available through the Credit Union.

You will find our rates are competitive and often better than what the dealer is offering. Call the Credit Union for more details regarding these loan programs.

## Under Construction

Beginning in June, the City Hall will under go seismic upgrades. As a result, the entrance to the credit union will be moved. Please follow the posted signs in the hall for the new entrance location.

Thank you for your patience during the City Hall construction.

## 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