



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

June 2009

Important Information regarding Mailed Notice

It has come to our attention that a notice/offer is being mailed to our members who currently have a home loan with the Credit Union. This notice is offering our members the opportunity to refinance their existing home loan with the credit union for a lower interest rate.

This is not an offer from the Huntington Beach City Employees Credit Union. This offer is not endorsed by the Credit Union. The credit union does not have an affiliation with the company who is presenting this offer.

This offer is deceptive as it uses information available through county record, which is available to the public., that give the perception that this offer is coming from the Credit Union. At the bottom of this letter, under the signature line, in small print is information pertaining to the company actually sending this offer.

As in the past, and going forward, if you ever receive a letter such as this and question its validity, please contact the Credit Union office directly to determine where this offer it truly coming from your Credit Union and not an imposter.

Credit and Debit Cardholder: Please Read

As summer approaches, many of you are planning your vacations. Remember to let the staff at the Credit Union know if you are planning to travel outside the United States. Whether you are going to Mexico, Canada or anywhere else, and intend to use your debit or credit card while on vacation, the credit union will need to know so we can clear any of your transactions while you are away.

Due to increases in fraudulent activity appearing on Credit/Debit cardholder's account especially from out of the country, we want to make sure it was you, the member, enjoying that lobster dinner in Paris and not someone else.

Also, when you call to let us know when and where you are traveling, please also let us know if any of your contact information has changed. That way if we are alerted about something unusual on your accounts we can contact you.

Please contact the credit union staff if you have any questions.

Rate Change to IRA Savings Accounts

Effective June 1, 2009, the rate for IRA saving accounts will be changed. Please contract the Credit Union at that time for the new rate.

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 70% 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.

Need Money for Vacation... Credit Union has just the ticket.

Look to get away for a little rest and relaxation, but a little short of extra cash for a vacations?

The Credit Union has the perfect solution... the 12/12/12 loan. Just like at Christmas, this is \$1200 repaid in 12 months, at 12% interest rate. The total interest paid for this loan is less than \$100.

Sound so good, that I heard your vacation calling. Stop by or call for more information.

Credit Union Closure Dates

**No Closure Dates in June
July 4, 2009 – Independence Day**

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

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