

# Share Draft Focus

Huntington Beach City Employees Credit Unionx [www.hbcecu.com](http://www.hbcecu.com) x (714) 536-6517  
2000 Main Street, Room B-272 x P.O. Box 910 x Huntington Beach, CA 92648

June 2012

## IS OUR VISA CARD IN YOUR WALLET? IT SHOULD BE...

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.

### Student Visa Card

This card will help your college student establish responsible credit history.

### Visa Classic Card

The Classic Card with a fixed interest rate of 15%, this card is perfect for anyone looking to establish credit without having to pay a high interest rate.

### Visa Gold Card

The Gold Card brings with it the Scorecard Rewards program, plus a fixed interest rate of 12%. Earn points for using this card, which are good for airline tickets, vacation packages, and other goods and services.

### Visa Platinum Card

The Platinum card, not only do you get all the benefits that come with the Gold Card, but you also have the benefit of a 9% fixed interest rate.

Look, you get all of these great benefits with your Visa Program, plus a picture of our Pier is on each card and NO Annual Fee! What better way to show pride in your Credit Union. Contact the Credit Union to apply today.

## 1.99% OFFER HAS BEEN EXTENDED... Get Approved Today!

We offered, you responded, so the Board has extended this special offer: your Credit Union is offering 1.99% APR with a 48-month repayment term\* on any New or Used Auto purchase or refinance.

Vehicles already financed with the Credit Union do not qualify. Qualifying for this offer is based on approved credit. Used vehicles will be valued based on Kelly Blue Book.

Stop by or call the Credit Union to get more information regarding the great offer.

\*Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.

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

**Looking to get away for rest and relaxation, but a little short of extra cash for a vacation?**

**The Credit Union has the perfect solution... the 12/12/12 loan. Just like at Christmas, this is \$1,200.00 repaid in 12 months, at 12% interest rate. The total interest paid for this loan is less that \$100.**

**Sounds so good, that I hear your vacation calling. Stop by or call for more information.**

## Credit Union Closure Dates

July 4, 2012 = Independence Day

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

## Have You Checked Your Credit Lately?

Identity Theft is one of the fastest growing crimes in America. Consistently monitoring your credit report for suspicious activity will help you stop fraud sooner and reduce any damage that could affect your credit.

**AnnualCreditReport.com** is a reputable web site that is sponsored by the three main credit report agencies (Equifax, Trans Union and Experian). This web site lets you quickly request your annual free credit report in just minutes. Since you are allowed to check your credit 3 times a year, we recommend that you run a credit report for one agency every 4 months.

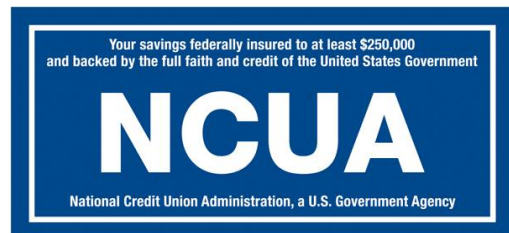
If you have any questions or concerns about your credit or would like to know more about how to prevent identity theft, please contact the credit union. We are happy to assist you.



## 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

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