



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

March 2008

The 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!

Tax Time is Here

Tax Day, April 15th, is fast approaching. Many of you are fortunate enough to receive a refund from your income tax return. Some are not as fortunate. For those who will have to pay, the Credit Union has many loan options to help you pay your income tax fees. Come in to the office or call to discuss the many options available to you. The Credit Union is here to help.

Bill Pay is Improved

The makeover is complete! Bill Pay is now more user friendly than before. Log on to Online Banking to access Bill Pay to experience this new and improved system.

Don't have access to online banking, contact the staff at the credit union to get set up today.

NSF Fee Increased 2/1/08

As a reminder, February 1, 2008, the fee for Non Sufficient Funds increased to \$20.00 per item.

If you have any question please call the credit union.

Credit Union Closure Dates

May 26, 2008 – President's Day

Please check our website for additional information regarding closures.

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.

Loan Application

Apply for that dream car from the comfort of home on our secured encrypted site.

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.

IRA Savings Accounts

Retirement is a reality for all members, young and younger. The Credit Union is here to help with Traditional and Roth IRA accounts. Check out our current rates, they are competitive with the bigger financial institutions. There is no annual fee for these accounts.

Also, we offer the Coverdell Education Savings Account for minors. This will help prepare for your child's college expenses early.

Contact the Credit Union for more information regarding opening an IRA account .

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