



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 2010

Our Financial Strength

Recently in the news, you are hearing about financial institutions closing their doors or needing assistance from the Federal Reserve to stay open.

The Huntington Beach City Employees Credit Union believes it is very important for our members to understand our unique financial position in these troubled times. It is important for our members to know that we are member owned and not a publicly-traded company. We are solely in business for you, our members.

The safest place for your money right now is here at the Credit Union. The Board of Directors and Credit Union management have taken the time to establish policies and safeguards to ensure that the Credit Union will be able to withstand any financial crisis that arise.

Please do not hesitate to call the office should you have any concerns regarding your accounts. We are happy to speak with you.

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

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

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

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

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.

Do We Have Your New Contact Information?

Have you moved or changed a phone number recently? Please contact the Credit Union office with your new contact information, especially if you have a Visa or ATM/Debit card with your account at the credit union.

Due to increases in fraudulent activity appearing on ATM/Debit cardholder's account, we want to be able to contact you as quickly as possible in order to determine whether a charge is valid or fraud.

Please contact the Credit Union staff to make sure we have your current contact information today.

Credit Union Can Help You Pay Uncle Sam

The holiday season has drawn to a close. That means it is time to do our state and federal income taxes. Some of you will be lucky enough to have to pay additional money to the government. The credit union has a loan available to help you pay the government without the penalties.

The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term is 12 Months, and the total interest on this loan is less than \$80.00.

Call, Stop by, or apply online today!

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