

Share Draft Focus

Huntington Beach City Employees Credit Unionx www.hbcecu.com (714) 536-6517
2000 Main Street, Room B-272 x P.O. Box 910x Huntington Beach, CA92648

March 2012

1.99% OFFER HAS BEEN EXTENDED ON NEW AND USED AUTO LOANS

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 financed. This could be a vehicle financed with another financial institution or vehicle purchased.

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.

Receive your Statements Faster with E-Statements

Ever notice that the mail seems to take longer to be delivered by the post office than ever lately. Do you ever get worried that your account statement might have been delivered to the wrong address?

If you sign up for E-Statements through the Credit Union's NetBranch Online Banking system, you will be able to view your statements almost immediately after the new month begins and print a hard copy in the privacy of your own home or office. Also, you are able to access up to 3 years of past statements at the click of your mouse.

Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and received a special Credit Union re-usable shopping bag.

Save a Stamp When You Enroll in Bill Pay

The price of postage stamps has gone up again. You may want to consider enrolling in the Credit Unions Bill Pay program.

It is quite simple. Bill Pay is accessed through our Netbranch online banking program. Log into Bill Pay, set up the bills you pay regularly, schedule the payment, push the send button and you are done. No need for stamps, going to the post office or getting that paper cut on your tongue from licking the envelope, OUCH!

So check out Bill Pay, you will not only save a stamp but also time. If you have any questions or would like more information, please call or come by the office. We are happy to help you get set up.

Traveling Out of the Country? Let us know!

Take your credit union where ever you go. 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.

Is the Pier in your Pocket? It should be.

The Credit Union's Visa Card program is the perfect card for you.

From our student visa to the platinum card program, we have the perfect visa card for you. We also offer balance transfers and Scorecard Rewards Program (on Gold and Platinum only).

You receive excellent benefits with the Credit Unions Visa Program, plus a picture of our Pier is on each card.

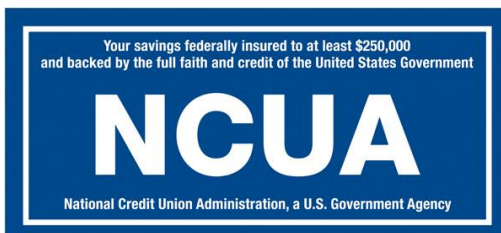
What better way to show pride for your Credit Union? Contact the Credit Union to apply today.

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!



Important Information for IRA Account Holders

Effective March 1, 2012, all Individual Retirement Account holders will be assessed an annual fee of \$15.00. This fee is assessed annually to the Credit Union for the service maintenance on all IRA accounts.

If you have any questions regarding your IRA account or this fee assessment, please call 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