

Share Draft Focus

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

March 2013

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!

Turbo Tax Software is Available through NetBranch

Turbo Tax, individual income tax return preparation software, is available through NetBranch Online Banking account access for free.

Simply log on to your Member Account from the Credit Union website and click on the Turbo Tax link tab. You will be redirected to the Turbo Tax webpage where you can use the software to prepare your 2012 income tax return.

If you have not enrolled into NetBranch, all you do is call the office and we will set it up for you.

**1.99%
NEW
AUTOS**

**2.99%
USED
AUTOS**

Credit Union Offers 2 Great Rates for Auto Loans.

We are now offering our members two great auto loan rates:

1.99% for New Automobiles*

2.99% for Used Automobiles**

Both special rates have a maximum repayment term of 48 months.

Used vehicles will finance up to 100% of Low Kelly Blue Book value of the vehicle. Vehicles being refinanced from other financial institutions are eligible for the special rate.

Vehicles currently financed with the Credit Union are not eligible.

Call or Stop by the office today for more details.

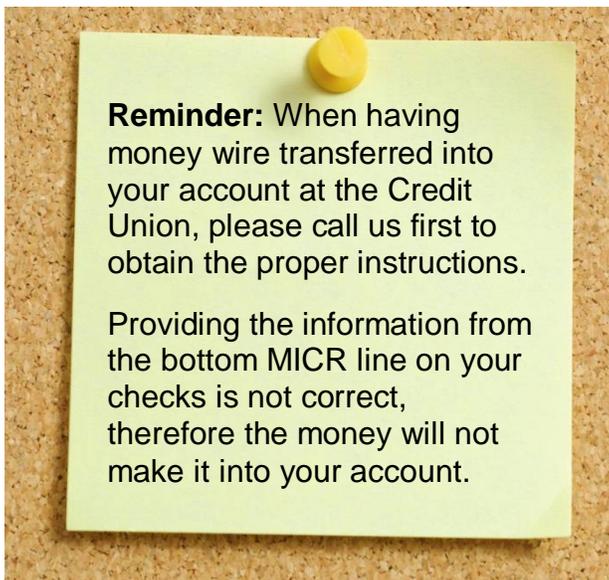
*1.99 % : Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.

**2.99% Estimated Payment based on 48-month term is approximately \$22.13 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.

Important Information regarding Check Re-orders

If you elect to call the 800 number listed on the re-order form for your checks, please keep in mind that the shipping of these checks will be processed as First Class Mail. This will increase the overall cost of the checks, due to the additional postage for First Class Mail.

To avoid paying this additional postage fee, just call the office and we will process the re-order for you.



Take your Credit Union Wherever You Go... Even Out of The Country.

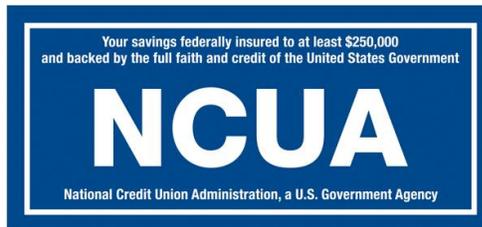
Traveling out of the country on vacation? Your HBCECU Debit/ ATM and VISA Credit Card are not just limited to the United States, they are accepted worldwide!

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.

Bill Pay Users Remember to Confirm Account Numbers

If you use electronic payment services, i.e. Bill Pay, through any financial institution, please confirm your account numbers prior to submitting any payments.

Often when an account has been compromised the account number will have changed. Therefore you will need to make note of this change within your Bill Pay system. Otherwise the payment could be applied to the wrong 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