



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

May 2009

Financing is available through the Credit Union

If you have been listening to the news lately, every story is about how difficult it is for consumers to get loans. Credit Card companies are raising interest rates and cutting credit limits. Even if you have excellent credit and have never missed a payment to those credit card companies, you are not immune to this situation. Every consumer is a risk to these credit card companies.

Not here at Huntington Beach City Employees Credit Union. We are solvent, and have the funds available for our members to assist with any of your financial needs. Whether it be your next vehicle purchase, including the toys (Boats, RV, Motorcycles, etc.), or you other financial needs like paying your income tax bill or Christmas gifts.

Remember our Credit Card program has a fixed rate APR (annual percentage rate), which is competitive with most of the major Credit Card companies, and is some lower than some others. Take a moment to compare our Credit Card Program with those Credit Cards you currently have. I am sure you will see that our program is more member friendly than the other guy. We will even assist you with transferring any balance from those other cards to you new Credit Card.

Rate Change to IRA Savings Accounts

Effective June 1, 2009, the rate for IRA saving accounts will be changed. Please contract the Credit Union at that time for the new rate.

Is the Pier in your Pocket? It could be.

The Credit Union's Visa Card program has 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 get excellent benefits with the Credit Unions Visa Program, plus a picture of our Pier is on each card.

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

Credit Union Closure Dates

May 25, 2009 – Memorial Day

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

Home Equity Line of Credit

Many members have taken advantage of the Credit Union's Home Equity Line of Credit. Some did not know that the Credit Union had such a loan available. For those unaware, let me introduce it to you.

This loan can either be a first or second mortgage on your primary residence. Maximum available loan amount for this loan is \$250,000. The loan amount is derived at 70% of the appraised value of your property minus any first mortgage loan balance. That determines the available equity in your home.

The best part of this loan is that there are no costs or fees to the members who elect to apply for this loan. The credit union will pay all cost for the loan; all we ask is that you keep the loan open for three years. If you choose to pay off and close it before the three years, we will require that you pay the costs and fees that the Credit Union paid on your behalf. Sounds good? Stop by or call the Credit Union for any further question or to receive a loan application. We are happy to assist you.



Do you have a debit card, please read this...

All Credit Union members who currently have an ATM/Debit Card with their checking accounts need to contact the credit union and provide us with all current contact information including cell phone numbers and email address.

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.

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