



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 2010

What the New Credit Card Rules Mean to You

The first phase of the "Credit Card Act of 2009" has begun. Perhaps you've already been affected by its unintended impact. The bill that was designed to establish fair credit practices has actually cost some consumers more as credit card companies rush to raise interest rates, lower credit limits and increase monthly minimum payments before the second and third wave of provisions go into effect in 2010.

In an effort to beef up profits, unfriendly credit card companies most likely will return to the routine of charging annual fees as fees for balance transfers, cash advances and late penalties rise.

At Huntington Beach City Employees Credit Union, we have always offered our members honest value. If you're looking for a friendly credit card, try one of ours. We'll give you a great rate without all the fees.

- ◆ No Balance Transfer Fees
- ◆ No Annual Fees
- ◆ No Cash Advance Fees
- ◆ No Surprises

Your credit union has everything you need in a credit card. Give us a call at (714) 536-6517 or check out our rates and terms online at www.hbcecu.com

Competitive Auto Rates Are Available at the Credit Union

If you've been thinking about a new vehicle, now is the time to buy. Your credit union is currently offering low, low rates on new and used autos or trucks. Ask for the Dealers Fleet Representative when you visit the dealer for their special dealer price available to credit union members.

You can also take advantage of these low rates to refinance your vehicle loan from another financial institution to lower your monthly payments or take cash out of your vehicle.

Have you recently purchased a new or used car at the dealer? Is the interest rate on the loan over 11.5%? Bring your purchase contract or monthly statement into the credit union to let us bet the interest rate.

Apply Now!

Applying for your loan is easy. Stop by the office for a pre-approval, or apply online.

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.

Credit Union Closure Dates

Memorial Day – May 31st

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

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.

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