

# Share Draft Focus

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

February 2011

## Making Vacation Plans?

Vacation season is fast approaching and your Credit Union is here with services that may come in handy when making your travel plans.

### **American Express Traveler Cheques –**

We carry any denomination you may need and there is no fee to purchase!

**Travel Protections** - Select Visa Credit Card offer travel protections that will benefit you in case your vacation is interrupted for some reason.

### ***Traveling outside the US?***

If you have a MasterCard ATM/Debit Card or Visa Credit Card with the Credit Union and are planning to use it while out of the country. Remember to call the Credit Union office before you leave and tell us where you are going, so we can make sure your cards will work while you are away. Due to increased fraud protection for your benefit, it is necessary to restrict usage in other countries, unless you tell us beforehand that you will be traveling there.

### ***Travel Tip***

Photocopy front and back of all your Identification/ Passport, credit/debit cards that you are taking with you and keep them separate from the originals. Write the financial institutions contact information by each in case you need to contact them quickly.

## Traveling Out of the Country? Let us know!

Take your credit union wherever 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.

## CREDIT UNION CLOSURE DATES

**Memorial Day – May 30th**

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

## Competitive Auto Rates Are Available at the Credit Union

If you have 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

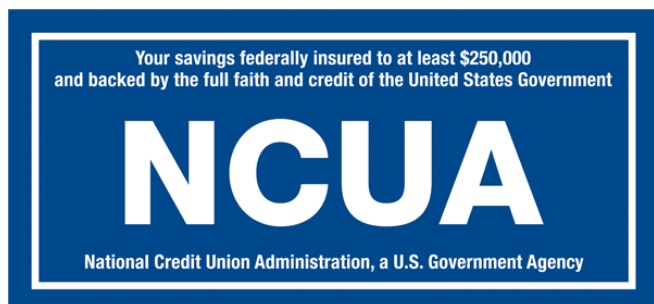
Representative when you visit the dealer for their special dealer price available to credit union members.

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.



## 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