

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

May 2012

1.99% OFFER HAS BEEN EXTENDED... Get Approved Today!

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 purchase or refinance.

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.

Attention Line of Credit Loan Account Holders

If you have a Line of Credit (Loan 044) or a Home Equity Line of Credit, you should be receiving monthly account statements showing any activity on these types of loan account.

This statement will look just like your checking or your quarterly share statement; however it will just show payments and any advances drawn on the line of credit during that calendar month.

These monthly statements will replace the quarterly activity statement that you received previously.

Fraud Alert... Make sure to return the call.

Important Notice — When our Fraud Department detects the potential for Fraud or Compromise on your Visa Credit Card or MasterCard Debit Card, they will contact you on all phone numbers you have listed on your account.

It is extremely important that you answer these calls or call our Fraud Representative back as soon as possible, especially after normal business hours or weekends.

Do not wait to call the Credit Union office the following day. The sooner you speak with our Fraud Representative, the faster we are able to prevent any future losses to your account.

It is also extremely important that you notify the Credit Union immediately when you change any of your phone number.

When suspected Fraud is detected on your account, our Fraud department will contact you immediately upon detection. This can happen even before the transaction is completed. Therefore, it is extremely important that we have updated and current phone numbers to contact you.

Please contact the office if you have any questions.



Credit Union Closure Dates

May 28, 2012 – Memorial Day

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

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.

You will save a Stamp! Enroll in Bill Pay and Sign up for E-Statements...

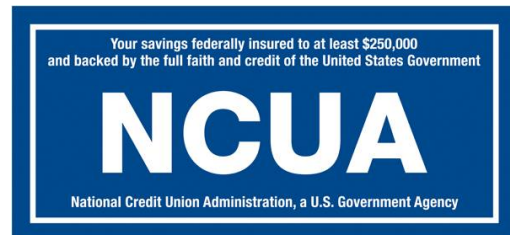
The price of postage stamps has gone up again. And delivery seems to take longer than ever lately. You may want to consider enrolling in the Credit Unions E-Statements and Bill Pay programs.

It is quite simple. Bill Pay and E-Statements are accessed through our Net Branch 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!

You can also sign up for E-Statements through our Net Branch Online Banking system. Here you will be able to view your statements almost immediately when 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.

Come by the office to enroll in E-Statements and receive a special Credit Union re-usable shopping bag. Also 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.



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