

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 2013

**1.99%
NEW
AUTOS**

**2.99%
USED
AUTOS**

Great Offer's are Available with your Credit Union

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.

Membership is a Gift

When you give a family member the gift of Credit Union membership, you're giving them access to the same long list of products and services you already enjoy. Low-interest VISA credit cards are just the beginning. We also offer high-yield investment accounts, low rate loans and a variety of services that make handling your affairs more convenient. And don't forget membership in the credit union can last a lifetime.

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.

Credit Union Closure Dates

May 27, 2013 —Memorial Day
July 4, 2013—Independence Day

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

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.

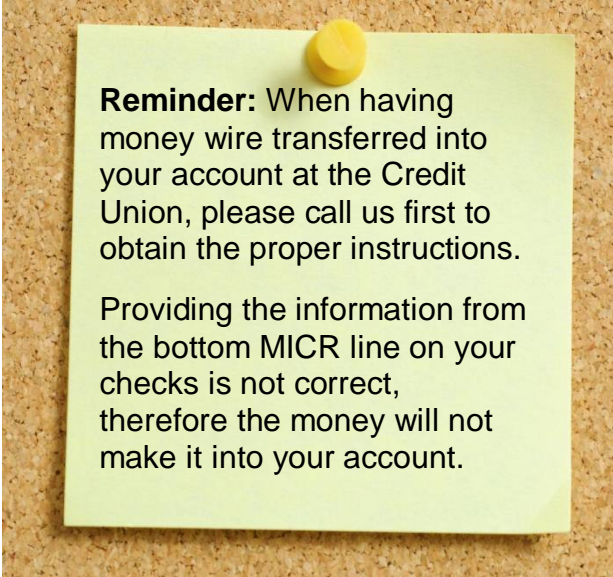
Is the Pier in your Pocket? It should be.

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

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



Reminder: When having money wire transferred into your account at the Credit Union, please call us first to obtain the proper instructions.

Providing the information from the bottom MICR line on your checks is not correct, therefore the money will not make it into your account.

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.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



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