



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

November 2009

Christmas is coming ...

Are you ready?

As summer is ending, fall has approached, and the most important holiday is on the horizon... CHRISTMAS!

We have just the loan to help you pay for all those Christmas Holiday Expenses. The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term 12 Months, Interest Rate is 12%.

Call, Stop by, or apply online! We are here to help you get through this Christmas season.

Give Membership as a Gift

When you give a family member the gift of credit union membership, you are 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. In addition, do not forget membership in the credit union can last a lifetime.

Visa Gift Cards Available

Have that one relative that you just don't know what to get them? Is there a last minute gift you need to pick up?

You have to come by the Credit Union anyway to get money for their gift, why not pick up a Visa Gift Card instead. Available in any denomination, and accepted everywhere. It's the perfect gift!

Call or stop by the Credit Union for more information.

Credit Union Closure Dates

Veteran's Day – November 11
Thanksgiving Holiday – November 26-27
Christmas Day – December 25
New Year's Day – January 1, 2010

Please check our website or call the office for additional information regarding business hours and any additional closure dates. Also, note the office will close at 12:00 noon on Christmas Eve, December 24th and New Years Eve, December 31st.

Holiday Shopping Safety Tips

As we approach the holiday season, the credit union wants you to take precautions to ensure your personal safety as well as your financial safety.

1. Be sure to park as close to the door as possible, especially after dark.
2. Park in well-lighted areas and always be aware of your surroundings.
3. Make sure your purse is closed at all times. An open handbag is an easy target for someone walking behind you or standing behind you in a line. They could easily reach in and grab your wallet before you even realize it.
4. Be sure not to overload yourself with packages. Should an emergency arise, you don't want to be fumbling with packages and possibly drop your keys.
5. Try not to park next to a van, as you could easily be pulled in through the sliding door.
6. If shopping alone, walk to your car with authority, purpose and confidence. Have your keys ready and if you have a remote control, unlock your door as you are walking up to it so you can get into your car quickly. After you get into your car, re-lock the doors. Don't sit in your car with your door open while you are arranging your packages.

Keep these safety tips in mind while out doing your holiday shopping this season.

Mark your Calendar:

Annual Member's Meeting

The upcoming Annual Member's Meeting will be held on Wednesday, January 27, 2010.

This is an excellent opportunity to learn about your Credit Union's current financial soundness and to meet with your Board of Directors.

The exact time and location at City Hall will be provided in upcoming newsletters and on the website. We look forward to see you there.

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