

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

November 2011

SPECIAL OFFER: 1.99% FOR 48 MONTHS ON NEW OR USED AUTOS

For a limited time, your Credit Union is offering 1.99% interest rate with a 48-month repayment term on any new or used auto financed. This could be a vehicle financed with another financial institution or vehicle purchased.



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.

MAKE THE SWITCH Make the Credit Union your Primary Financial Institution

November is "Move your Accounts from the Bank to your Credit Union" month. This is a perfect opportunity to take advantage of the same benefits offered by the Bank at low or no costs to you as a Credit Union member.

Credit Union will host an open house during the month of November welcoming new members who "Make the Switch".

Stop by the Credit Union to get easy to follow information about moving your accounts from the Bank to the Credit Union.

Establish a relationship with your Credit Union, where you are a member, not a number.

CREDIT UNION CLOSURE DATES

Veteran's Day
November 11, 2011

Thanksgiving Holiday
November 24-25, 2011

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



Why Throw Away Your Money? Save with Sprint

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Huntington Beach City Employees Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off* most regularly priced Sprint individual service plans
- 15% off *most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

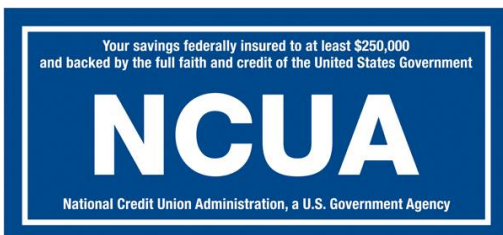
Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.



CHRISTMAS LOAN IS BACK!

Summer has ended, fall has arrived, and the most important holiday is fast approaching... 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.



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