

Share Draft Focus

Huntington Beach City Employees Credit Unionx www.hbcecu.com x (714) 536-6517
2000 Main Street, Room B-272 x P.O. Box 910 x Huntington Beach, CA 92648

November 2013

NEW TO YOU CAR SHOPPING? GET PRE APPROVED WITH THE CREDIT UNION BEFORE YOU SHOP

If you have been thinking about a new or new to you vehicle, now is the time to buy. Your Credit Union is currently offering low, low rates on new and used vehicles loans. Get pre-approved with the Credit Union before heading out to the car dealers. It will save you a lot of hassle and headache when negotiating with their finance person.

- i Have you recently purchased a new or used car at the dealer?
- i Have you had some credit issues lately?
- i Is the interest rate on the loan over 11.5%?

Your Credit Union has a better interest rate for you than what the dealer offered, especially when you have some credit challenges. Bring your purchase contract or monthly statement into your Credit Union to let us beat the interest rate.

When you head to the dealership, ask for the Fleet Representative 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 vehicles equity.

Apply Now!

Applying for your loan is easy. Stop by the office for a pre-approval, or apply online.

You are Invited...

2014 MEMBERSHIP MEETING

The 2014 Annual Membership Meeting will be held on Wednesday January 22, 2014 at 5 p.m. in Room B-7.

This is an excellent opportunity to meet with our Board of Directors and other volunteer Committee Members.

The Credit Union will close early at 4:30 p.m. on that day to prepare for the meeting.

We look forward to you joining us.

TIME TO SHOP FOR CHRISTMAS! CREDIT UNION HAS A CHRISTMAS LOAN TO HELP!

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 Christmas Holiday 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 8%. And, this loan will be paid off before next Christmas.

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

CREDIT UNION CLOSURE DATES

Veteran's Day - November 11, 2013

Thanksgiving - November 28-29, 2013

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

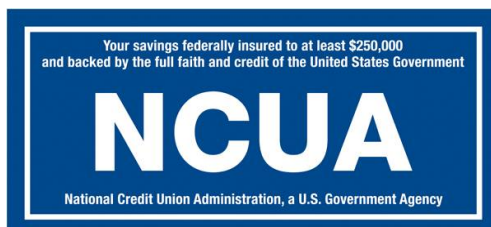


SIGN UP FOR E-STATEMENT & RECEIVE A THANK YOU GIFT.

Did you know that stores within the City of Huntington Beach, such as Albertson's, Target, Walmart and the like, are no longer providing bags for your purchases? Sign up for E-Statements and we will provide you with reusable shopping bag as a thank you gift.

If you sign up for E-Statements through the Credit Union's NetBranch Online Banking system, you will be able to view your statements almost immediately after 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.

Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and receive a special Credit Union re-usable shopping bag.



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.

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