



# Share Draft Focus

Huntington Beach City Employees Credit Union ♦ [www.hbcecu.com](http://www.hbcecu.com) ♦ (714) 536-6517  
2000 Main Street, Room B-272 ♦ P.O. Box 910 ♦ Huntington Beach, CA 92648

August 2009

## Important Information for Bill Pay Users

If you have received an email message from IPay regarding your bill pay service account, please read and respond to this email as directed.

This email message is coming from IPay, which is a trusted third party service provider, who facilitates our Bill Pay program.

For those of you, who are uncomfortable about responding to the email message from IPay, please call the Credit Union and we will be happy to assist you.

## Credit Union Closure Dates

**No Closure Dates in August**

**September 7, 2009 – Labor Day**

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

## Information regarding Automatic Payment Deductions

Recently, City Employees received a third paycheck during the month of August. In the past, this third paycheck was considered the “free” check because none of the payroll deductions were taken from your paycheck. Since the City has converted from Payroll Deductions to ACH (Automated Clearing House) Deductions, there is no longer a “free” paycheck.

Any member whose loan was originally set up with Payroll Deductions before the ACH conversion and want to continue receiving the “free” paycheck, come into the Credit Union to discuss whether you would like the extra payment reversed or to have your repayment structure evaluated to a twice-monthly repayment period. The Credit Union will work with you to evaluate your options.

## Need Financing? We've got you covered.

If you have been listening to the news lately, every story is about how difficult it is for consumers to get financing. Credit Card companies are raising interest rates and cutting credit limits. Even if you have excellent credit and have never missed a payment to those credit card companies, you are not immune to this situation. Every consumer is a risk to these credit card companies.

Not here at Huntington Beach City Employees Credit Union. Our Credit Card program has a fixed rate APR (annual percentage rate), which is competitive with all of the major Credit Card companies, and is lower than some others. Take a moment to compare our Credit Card Program with those Credit Cards you currently have. I am sure you will see that our program is more member friendly than the other guy. We will even assist you with transferring any balance from those other cards to your new Credit Union Credit Card.

Remember, the Credit Union is solvent, and has the funds available for our members to assist with any of your financial needs. Whether it be your next vehicle purchase, including the toys (Boats, RV, Motorcycles, etc.), or your other financial needs like paying your income tax bill or Christmas gifts.

Call the office to get more information regarding your lending options. We are happy to assist you.

## Membership is 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.

### 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