



# 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

September 2010

## Traveling Out of the Country? Let us know!

Take your credit union where ever you go. 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.

## Credit Union Closure Dates

**September 6, 2010 – Labor Day**

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

## Financing at the Credit Union is Easy!

Are you looking for a new vehicle? Or, maybe a new RV? Come to the Credit Union before going to the dealer to secure financing. The Credit Union's rates are competitive with the dealer's rates. Often, we are able to beat the dealer's rate!

### **But, you went to the dealer first?**

That's okay! Bring in your purchase contract into the office and let us take a look at it. We may be able to offer you a better rate than what is on your contract. If you go to the dealer first but want the opportunity to finance with the credit union. Tell the dealer to give you ten (10) days to secure your own financing before they send your paperwork to their finance company. The dealer might give you some resistance in the beginning, so stay firm. This will ultimately benefit you in the long run.

Remember, your Credit Union is the best place to save and to borrow. Contact us today, with any of your questions.

## Do you have a variable home loan? We now have a fixed?

There is a new home loan available through the Credit Union. A Fixed Rate closed end home loan with a 20 year repayment period is now available.

This loan will be a refinance of current mortgage owed on your property with a maximum loan amount of \$250,000. You must have at least 30% equity in your home to qualify for this loan.

If you are interested on more information regarding this home loan, please call the Credit Union.

## 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.

## We Ask For Your ID to Protect You

Identity theft is a reality in everyday life these days. As a result, do not be surprised if you are asked to identify yourself when you call or visit the Credit Union office.

So, please be prepared to present identification to the person helping you at the teller counter or answer a few identifying questions over the phone. This is done to safeguard you and your account from possible theft.

Our ultimate goal is the protection of our members.

## 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