

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

September 2012

1.99% on New or Used Vehicles! Get Approved before this Offer Expires!

We offered, you responded, so the Board has extended this special offer: your Credit Union is offering 1.99% APR with a 48-month repayment term* on any New or Used Auto purchase or refinance.

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.

*Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.



Sign up for E-Statement & Receive a Thank You Gift.

Ever notice that the mail seems to take longer than ever to be delivered by the post office. Do you ever get worried that your account statement might have been delivered to the wrong address?

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 received a special Credit Union re-usable shopping bag.

NOTICE: Information regarding International Wire Transfers

Effective immediately, the credit union will no longer process International Wire Transfers, due to increases fees and security regulations. We apologize for any inconvenience this may cause. If you have any questions, please contact the office.

BIGGS & COMPANY MAY NOTIFY YOU

Biggs and Company is currently conducting the Credit Union's annual Supervisory examination.

As part of this examination, they are conducting account verification by mailing selected members a letter with a copy of their last quarterly statement.

If you receive this letter, please review the attached statement for accuracy, sign the letter and mail it back to Biggs and Company. They may send you this letter up to three times if they do not receive a response.

If you have any questions regarding this information or would like further clarification about this letter, please call the credit union, ASAP.

Changes to the Visa Score Card Rewards Website

The Scorecard Rewards website for our Visa Accounts has been changed. When you do log in to the website, you will go through a more extensive authentication process.

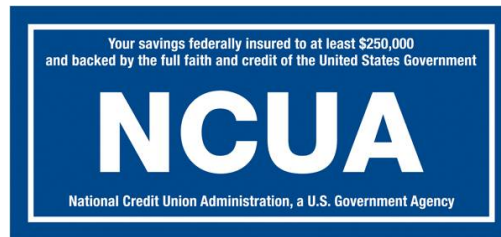
These enhancements have been placed to provide a more secure log in experience.

As with any changes, much like the NetBranch Online Banking log in changes, they are established in order to protect your identity. If you have any questions, please contact the office and we will assist you.

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.



It's Back to School Time, Already!

Summer is quickly coming to an end, so we all know what that means... it is time to go back to school!

The credit union has the perfect solution to pay for those unexpected back to school expenses: The 12/12/12 School Loan. The Credit Union will lend you \$1200, which you will pay back in 12 months at a 12% interest rate. The payment is about \$100 per month. Plus, you will only pay a less \$100 in total interest for the life of the loan.

Sounds like a plan? Give us a call, stop by the office, or go online to apply. Let the credit union solve that equation of back to school expenses.

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