

# Share Draft Focus

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

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## **New or New to You Auto 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 dealers lot. It will save you a lot of hassle and headache when negotiating with their finance person.

Also, when you head to the dealership, ask for the Fleet Representative for their special dealer price available to Credit Union members.

- 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.

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.

## **Back to School is here, so are the expenses!**

School is back in session, which means those extra back to school expenses are here as well.

The credit union has the perfect solution to pay for those 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 over the term of the loan. The payment is about \$100 per month. Plus, you pay a less than \$100 in total interest to borrow \$1,200!

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

## **What's in your wallet? It could be the HB Pier!**

The Credit Union's Visa Card program has the perfect card for you.

From our Student Visa to the Platinum card, we have a visa card to best fit your needs. We also offer balance transfers and Scorecard Rewards Program (on Gold and Platinum only).

You will receive excellent benefits with the Credit Unions Visa Program, plus a picture of our Pier is on each card!

What better way to show pride for your Credit Union? Contact the Credit Union to apply today.

## NetBranch Online Banking Log In Instructions

If you are a new user of the Credit Union's NetBranch Online Banking site, here are some basic instructions to help you login and navigate through the security set up process:

1. Call the Credit Union office to have the staff setup your access to the NetBranch Online Banking site. They will have a temporary password emailed to you.
2. Navigate to the Credit Union website: [www.hbcecu.com](http://www.hbcecu.com), you will enter your member number, this will read as such: #####00.
3. Enter the temporary password that was emailed to you. You will be prompted to change your password. Remember your password must be a minimum of 6 characters both letters and numbers.
4. Once you have successfully changed your password, you will need to set up your Multi-Factor Authentication. This requires that you enter a secret phrase. You will also need to select and answer 3 questions. These questions will be asked of you whenever you attempt to access your account from a computer you have not registered.
5. Finally, you will have to accept the Term and Conditions of use of the NetBranch Online Banking System.

Viola! You are in! You will be able to see all of your accounts including any loans associated with your member account. You will be able to make transfers from your account to any other account that has set up a relationship link. Keep in mind that you are not able to see the balance of the other account after you have made any transfer, you will have to log into that transfer recipient account to see the balance or activity.

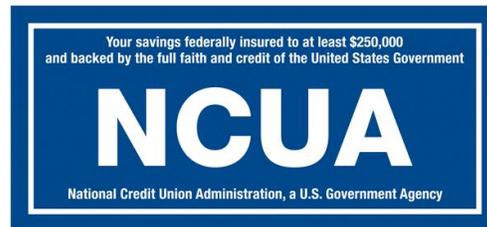
As always, if you have any questions or are not enrolled in NetBranch and want to please call the office. We are happy to assist you!

**DID YOU KNOW THAT THE  
CREDIT UNION OFFERS A  
HOME EQUITY LINE OF  
CREDIT MORTGAGE LOAN?  
CALL FOR DETAILS!**

## 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