

HBCU NEWS\$

Huntington Beach City Employees Credit Union

January 2005

HOLIDAYS ARE PAST...

...but the bills live on. Don't let the bills of holidays past haunt you all year. Come in today and get a holiday loan. With the low interest rate and an excellent repayment schedule, your loan can be paid by the next holiday season. Don't delay. Take advantage of your credit union!

2005

NEW YEAR – NEW CAR

New car models are coming out throughout the year. Be among the first to drive away with a low rate and a new car!

The old gas-guzzlers can be parked. You can cruise around in the sport car of your dreams. The new hybrid can let you take the car pool lane. The station wagon or van can take the family where ever you need to go.

Your credit union will always give you the best loan rate possible.

Have you heard?
Have you heard?

Home equity line of credit loans are available. No appraisal fees. No out of pocket expense to you, our member. Low rates are still available. College, home improvement, or ????
Just think what you could do!

Better!

The ATM program offered by your credit union is getting better! During the first quarter new atm cards will be sent to you with a new personal identification number (PIN). With these new cards and pins, your credit union will now be able to offer current up to the minute balances in your checking account.

BILL PAY

Life can be made simple with the HBCECU new Bill pay program. On the road, or in the comfort of your home, your bills can be paid with a simple click of your mouse.

The response has been overwhelming to our new service. Get on the bandwagon and make your life easy!



CREDIT UNION NEWS

New Security Measures

Effective immediately, access to your credit union will no longer be available through the receiving dock area. To enter your credit union, the front doors of city hall, the city council chamber doors and the police department are available.

MARK YOUR CALENDAR

Wednesday, January 26, 2005 at 7:00 PM the credit union will hold the annual meeting of membership. Election of officers and committee members will be held. The accomplishments and the goals of your credit union will be reviewed. Come and see what new and exciting things are happening at YOUR CREDIT UNION. Be an active part of YOUR CREDIT UNION.

We are currently offering members the opportunity on any new/used auto loan to lower the interest rate 1/2 %, by having direct deposit and or payroll deduction of your loan payment. This offer does not apply to pre-existing loans. Stop by the Credit Union for more information.

www.hbcecu.com



Visit us at our **WEB PAGE:**

www.hbcecu.com.

Find out about all the latest news from the Credit Union including...

Visa Account Services (ezCardinfo.com)

Log on to this secure site provided by for a limited time now, if you open a VISA to make payments, look at past transactions, and even dispute charges.

Reorder Checks

Did you know your Credit Union has a Website? **No!**

We'll check us out at

Find out about all the latest news from the Credit Union including...

All you need is the reorder form from your current checks to gain access.

Loan Calculator

Find out how much the payment of your dream car would be.

Current Rate and Product Information

Online Banking

See instructions below to get access

Online Banking Login Instructions

Follow these simple steps to access your account information:

Don't Let Uncle Sam "Hang you out to

1. Log on to our Website:

www.hbcecu.com

2. Click on **Online Banking Login**

3. A screen will pop up asking you to enter your Member Number (ex. ****00) and a password; you can use the password from the Private Line or the last four digits from your Social Security number. Click **Login**.

4. The Netbranch System will then ask you for a new password. *This password must be both alpha and numeric and at least six digits in length.*

After you follow those simple steps you are on your way. This site allows you to get real time information regarding your account. As well as make transfers, loan payments, and even credit card payments. If you experience any problems while logging on, please do not hesitate to call the Credit Union for assistance.

CALLING ALL KIDS!



You are invited to join the Credit Union.

Ask Mom and Dad about starting your own Share Account.

Due to an **OVERWHELMING** response, if you open an account for your kids, the credit union will deposit the first \$5.00 for you. This is a perfect opportunity to get

your children to learn about saving. You can even setup payroll deductions directly into the account for their college money. Call the credit union for more details.

LOAN Headquarters

Always call your credit union first to see what loan programs are offered. Your credit union is constantly updating loan programs that benefit you, the member. With the lowest loan rates available, your life can be made easier, with low payments and payroll deduction or our on-line banking program.

ALWAYS CALL YOUR CREDIT UNION FIRST!

Hours & Phones

Hours	
Mon., Wed., & Thurs.	8:00a.m. – 5:30p.m.
Tuesday	10:00a.m. – 5:30 p.m.
Friday	8:00a.m. – 5:00 p.m.

Phones & Website

Office(714) 536-6517 Fax(714) 969-0817
www.hbcecu.com

TAX LOANS

AS PART OF OUR CONTINUING EFFORT TO HELP TAKE THE PRESSURE OUT OF TAX TIME, YOUR CREDIT UNION IS OFFERING TAX LOANS TO PAY UNCLE SAM. AS USUAL, LOW RATES AND CONVENIENT REPAYMENT PLAN ARE THE NORM! DON' LET UNCLE SAM GET YOU DOWN!

Bad Credit...Let Us Help!

Do you think you cannot get financed because you have bad credit? Do you have any of the following?

- ✓ Bankruptcy?
- ✓ Tax Liens?
- ✓ Judgments?
- ✓ Charge offs?
- ✓ Repossession?

Or maybe all of these! Don't worry we can help! Come in to the Credit Union before going to the dealer, we will help you get that car you need.

Are you paying over 20% interest on your vehicle loan? Bring your purchase contract into the Credit Union and let us beat the rate. The car of your dreams could be yours with a rate as low as 11.5%.

IMPORTANT MESSAGE: ANY COMPANY OR SERVICE MENTIONED BY THE CREDIT UNION IS NOT ENDORSED BY THE CREDIT UNION. WE MERELY PROVIDE THE INFORMATION AS A CONVENIENCE.

Start a new family tradition ...



Invite your relatives to join the Credit Union!

Give the Gift of Membership

When you give a family member the gift of credit union membership, you're 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. And don't forget membership in the credit union can last a lifetime.

Call or come by to pick up membership applications for your family members today.

FYI

You can only have automatic withdrawals via Automated Clearing House (ACH) from your checking account, not from your

savings account. This is a federal regulation, which prohibits such electronic withdrawals. If you have any questions regarding this regulation, please contact the Credit Union.

Open a New Checking Account and Get Your first Box of Checks Free from the Credit Union. Come in today for an application.

LOAN RATES ARE AVAILABLE BY CALLING YOUR CREDIT UNION STAFF.

SHARE RATES	APR	APY
Shares	1.50%	1.51%
IRA's	2.50%	2.52%

Share Certificates: \$2,500.00 minimum
Children Certificates: \$1,000.00 minimum

Call the Credit Union for current rates

Credit Union Closure Dates

New Years Day – December 31st/January 1st

Martin Luther King, Jr. Day – January 17th

Presidents' Day – February 21st

Please check our website for additional information regarding closure dates

Who has your ID?

You just tried to use your credit card and were denied because you are over limit – strange, you don't have a balance. Identity theft is happening frequently. Some helpful hints

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- 1. Buy a shredder*
- 2. Be careful of what you throw away*
- 3. Be careful at ATM's*
- 4. Do not put checks in the mail from your home*
- 5. Do not use your mother's maiden name as a password*
- 6. Do not carry extra credit cards*
- 7. Cancel credit cards you haven't used*
- 8. Monitor your credit card and bank statements monthly*
- 9. Do not carry your social security number with you*
- 10. Do not use your credit card on the internet unless it is a secured site*

**FEDERAL REGULATIONS AND
YOUR SAVINGS ACCOUNTS**

Many members are not aware that, per federal regulations, savings accounts, as opposed to share draft (checking) accounts are restricted to no more than six electronic withdrawals, such as through Internet or telephone banking per month.

Withdrawals or transfers made in person and those processed through ATM machines are not restricted.

All financial institutions are required to member accounts for compliance with these guidelines. Here at HBCECU, our member service representatives will gladly assist you in arranging your electronic withdrawals in a manner that will accommodate your needs.

Important "800" Numbers

"Private Line" Local (714) 374-3606
"Private Line" (800) 424-5035

(Automated account information)

Visa Inquiry (800) 808-7230

Lost/Stolen Visa Card
7:00a.m. - 9:00p.m. (800) 808-7230
9:00p.m. - 7:00a.m. (800) 991-4964

Credit Bureaus

Equifax

To order your report call:

1-800-685-1111

To report Fraud call:

1-800-525-6285

Experian

To order your report call:

1-800-397-3742

To report Fraud call:

1-888-397-3742

TransUnion

To order your report call:

1-800-888-4213

To report Fraud call:

1-800-680-7289

Just a Reminder...

If you have credit life and/or disability insurance on your credit line with us, an advance may not be covered if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge. Credit card balances are not subject to the credit life and credit disability Pre-existing Medical Condition provision.