



CU NEWS\$

January 2011

Huntington Beach City Employees Credit Union ❖ www.hbcecu.com ❖ (714) 536-6517
2000 Main Street, Rm. B-272 ❖ P.O. Box 910 ❖ Huntington Beach, CA 92648

ANNUAL MEMBER'S MEETING

The annual members meeting is scheduled for Wednesday, January 26, 2011 at 6:00 p.m. located in Room B-7.

All members with accounts in good standing are encouraged to attend this meeting. This is an excellent opportunity to learn about your Credit Union's current financial soundness and meet the Board of Directors.

We encourage and look forward to seeing you all there.

INSIDE THIS ISSUE

Annual Member's Meeting	1
Coming Soon	1
Credit Union Closure Dates	1
Financial Review - Assess your Progress	2
Federal Regulations regarding Savings Accounts	2
Is the Pier in your Pocket?	3
Credit Union Fees	3
Account Access with Ease	4
Contact Us	4

COMING SOON... NEWSLETTERS VIA EMAIL

We are collecting email addresses of all members who would be interested in receiving newsletters and other correspondences from the Credit Union through their email address. This new level of communication will begin around March, 2011.

If you are interested, please call the office or email Arleen Grauer at Arleen@hbcecu.com with the email address you wish to be included.

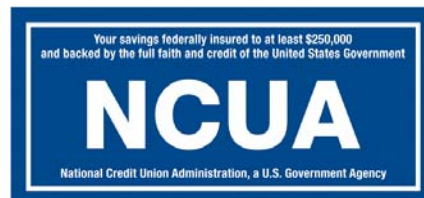
Incidentally, if you wish to opt-out of receiving correspondence through your email, you can let us know that as well.

CREDIT UNION CLOSURE DATES

Martin Luther King Day
January 17, 2011

Presidents Day
February 21, 2011

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



Financial Review – Assess your Progress

The end of the year can be hectic, but time invested in reviewing your financial progress and making plans for the New Year can pay big dividends.

Taxes

Planning and adjustments at year-end can add up to big savings in April. Make an IRA contribution, a charitable gift or an extra house payment and you could save hundreds if not thousands.

Retirement Planning

Define the lifestyle you want in retirement and decide how long you want to work. Then determine what you need to save to get there, what other sources of income you may have and what sort of events could impact your plan.

Investments

Review your portfolio. Do your holdings still meet your financial needs? Are you continuing to hold onto companies for sentimental reasons even if they're not performing? Do you have the right asset mix for today's environment?

Insurance

Once you've done all of the above, determine if you have enough insurance to protect your plans.

Does this seem overwhelming, then get some help. Financial planners are always willing to help make sense of these plans to ease everyone into the future.

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.

FEDERAL REGULATIONS REGARDING SAVINGS ACCOUNT TRANSACTIONS

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 monitor 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.

REMEMBER...

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.

CREDIT UNION FEES

NSF	\$20.00
Hand Post Item	\$ 5.00
Automatic Transfer	\$ 2.00
Returned Mail	\$ 2.00
Returned Deposit	\$20.00
Redeposited Deposit Item	\$20.00
Dormant (Escheat)	\$ 2.00
Stop Payment	\$10.00
ACH Stop Payment	\$25.00
Account Research	\$20.00 Per Hour
Microfilm	\$ 1.00
Check Copies	\$ 3.00 After 3 Per Month**
Copy of Statement	\$ 1.00 per Page
Account Balancing	\$20.00 per Hour
Wire Transfers	\$10.00 Domestic
Wire Transfer	\$25.00 International
Copy Of CU Issued Check	\$ 2.00
Bill Pay Service Only	\$ 3.95 Per Month
Membership Fee	\$ 1.00 (1 st Account)
Gift Card Fee	\$ 2.50
VISA Cash Advance	\$10.00 (Non CU Card)
Temporary Checks	\$ 5.00 (10 checks)

** Check Copies are free with Online Banking access and E-Statements.

MEMBERSHIP IS A GIFT

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.

Is the Pier in your Pocket? It should be.

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

From our student visa to the platinum card program, we have the perfect visa card for you. We also offer balance transfers and Scorecard Rewards Program (on Gold and Platinum only).

You get 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.

Credit Union Can Help You Pay Uncle Sam

The holiday season has drawn to a close. That means it is time to do our state and federal income taxes. Some of you will be lucky enough to have to pay additional money to the government. The credit union has a loan available to help you pay the government without the penalties.

The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term is 12 Months, and the total interest on this loan is less than \$80.00.

Call, Stop by, or apply online today!

ACCOUNT ACCESS WITH EASE

You are able to access your money 24 hours a day, 7 days a week with many services offered by your Credit Union.

Visa Account Services (ezCardinfo.com)

Log on to this secure site provided to you to look at past and current transactions.

Reorder Checks

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.

Online Banking

View account information at any time.

Bill Payment

Accessible through online banking.

Private Line – (877) 768-5409

Audio Response Unit another way to access your account information

Current Rate and Product Information

Our Bill Payment Program takes the frustration out of paying those monthly bills with the ease of this great program. Simply log into your account at www.hbcecu.com, click on BILL PAYMENTS, and Sign Up. If you have any questions, just come in or call.

We're on the Web!

Visit us at: www.hbcecu.com

CREDIT LIFE AND DISABILITY DISCLAIMER

NOTICE:

This insurance may not cover an advance or charge under your credit line 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 Condition provision.

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