



# 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

April 2008

## Going on Vacation?

Traveling outside the United States for your next vacation? Planning to use your Debit/ATM or Visa card on that trip?

Be sure to call the credit union before you leave to let us know where you are going. The credit union staff will then make sure your transactions are authorized without any problems. Otherwise, any purchases you make while on vacation could be declined, because they would fall outside your normal transaction parameters.

By calling the credit union before you leave for vacation, it will save you from any unneeded complications while you enjoy your trip. Please refer to the article on the reverse side of this page for more information regarding the credit union's fraud prevention. If you have any questions please call.

## Credit Union Closure Dates

May 26, 2008 – President's Day

**Please check our website for additional information regarding closures.**

## Misplaced your Card

Remember to contact the credit union **immediately** when you discover your ATM/ Debit or Visa card is missing, even if you think you might know where it is. It is a better safeguard for your account to let the credit union staff place a temporary block on the card until you find it. That way if it was in fact stolen, their attempts to use it will be denied.

## Coverdell Savings Account

The Credit Union offers the Coverdell Education Savings Account for minors. This savings account will help prepare for a child's college expenses. Anyone in the family is able to open and/or deposit into this account.

This is an excellent opportunity for parents and grandparents to start setting aside funds to pay for college expenses.

Contact the Credit Union for more information regarding opening a Coverdell Savings account.

## We may be calling you...

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, we'll be calling you to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- ◆ Our automated call will ask you to verify recent transaction activity on your card.
- ◆ You will be able to respond via your touchtone keypad.
- ◆ You will also be provided with a toll-free number to call should you have additional questions.

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times.

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions

## Financing your Next Toy

The Credit Union offers financing for a wide range of vehicles. RV, Motorcycles, Boat, Personal Watercraft, and ATV loans are available through the Credit Union. You will find our rates are competitive and often better than what the dealer is offering. Call the Credit Union for more details regarding these loan programs.

## Under Construction

Beginning in June, the City Hall will under go seismic upgrades. As a result, the entrance to the credit union will be moved. Please follow the posted signs in the hall for the new entrance location.

Thank you for your patience during the City Hall construction.

## 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