

# 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

August 2011

## School is Back 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 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 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.

## Traveling Out of the Country? Let us know!

Take your credit union everywhere you go. 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, let us know your planned travel dates and destinations. Contact your Credit Union at (714) 536-6517 or stop by the office.

## We Ask For Your ID to Protect You

Identity theft is a reality in everyday life these days. As a result, do not be surprised if you are asked to identify your self when you call or visit the Credit Union office.

So, please be prepared to present identification to the person helping you at the teller counter or answer a few indentifying questions over the phone. This is done to safeguard you and your account from possible theft.

Our ultimate goal is the protection of our members.

## CREDIT UNION CLOSURE DATES

**No Closure Dates in August**

**Labor Day  
September 5<sup>th</sup> 2011**

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

## Competitive Auto Rates Are Available at the Credit Union

Have you recently purchased a new or used car at the dealer? Have you had some credit issues lately? 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.

If you have been thinking about a new vehicle, now is the time to buy. Your Credit Union is currently offering low, low rates on new and used vehicles. Ask for the Dealers Fleet Representative when you visit the dealer for their special dealer price available to Credit Union members.

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 vehicle.

### Apply Now!

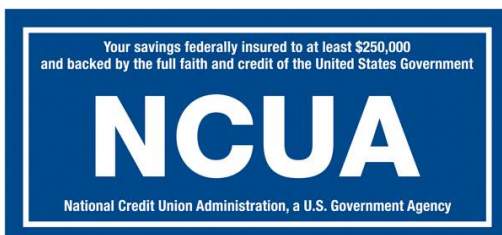
Applying for your loan is easy. Stop by the office for a pre-approval, or apply online.

## Need Money for Vacation... Credit Union has just the ticket.

Looking to get away for rest and relaxation, but a little short of extra cash for a vacation?

The Credit Union has the perfect solution... the 12/12/12 loan. Just like at Christmas, this is \$1200 repaid in 12 months, at 12% interest rate. The total interest paid for this loan is less than \$100.

Sounds so good, that I hear your vacation



Do you have a suggestion or idea as to how the Credit Union could better serve your needs as the member? Give us a call with your input. We want to hear from you.



## 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