



# 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

February 2011

## Credit Union News and Special Offers Coming Soon to your E-mail Inbox

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](mailto: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

February 21, 2011 – President's Day

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

## 2011 Combined Traditional and Roth Individual Retirement Account Contribution Limits

As listed on the IRS.gov website:  
**If you are under age 50 years at the end of 2011.** The maximum contribution that can be made to a traditional or Roth IRA is \$5,000. This limit can be split between a traditional and a Roth IRA, but the combined total is limited to \$5,000.

**If you are 50 years of age or older before the end of 2011.** The maximum contribution that can be made to a traditional or Roth IRA is \$6,000. This limit can be split between a traditional and a Roth IRA, but the combined total is limited to \$6,000.

Remember you have until April 15, 2011 to contribute toward your IRA contribution limits for 2010. For more information regarding IRA savings accounts, contact the staff at your credit union.

IRA  
2011

## Is the Pier in your Pocket? It should be.

The Credit Union's Visa Card program is 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 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.

## 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!

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

Take your credit union where ever 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, 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