

Share Draft Focus

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

June 2011

Your Privacy is Important

The State of California requires all financial institutions notify their account holders of their privacy rights concerning the information made available to vendors and other entities that provide products and services to the financial institution and their members.

Your Credit Union does not share or sell information to vendors or others who provide services. Your Credit Union is offering you the choice to receive this information from our trusted vendors or others who provide products and services for the benefit of the membership.

You will be receiving a letter from your Credit Union giving you the choice to "OPT OUT" from allowing the Credit Union to provide select information to our trusted vendors, who have products and services that will of benefit to you and Credit Union.

When you receive this letter, all you have to do is complete the last page of the letter and return to the Credit Union. We will keep this information on file as long as you are a member of the Credit Union.

If you have any questions regarding the forthcoming Privacy Notice, please contact the staff at the Credit Union.

Funds Availability for ATM Deposits Increases

Effective July, 21, 2011, the funds available at the time of deposit into an ATM will increase to \$200.00.

Originally, when you make a deposit into an ATM, only the first \$100 of the deposit was available. The remaining funds would become available within a few days after the deposit has cleared.

If you have any questions regarding the availability of funds through ATM deposits please contact the staff at the Credit Union.

CREDIT UNION CLOSURE DATES

**Independence Day –
July 4th**

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

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 autos or trucks. 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.

Have you recently purchased a new or used car at the dealer? Is the interest rate on the loan over 11.5%? Bring your purchase contract or monthly statement into the credit union to let us beat the interest rate.

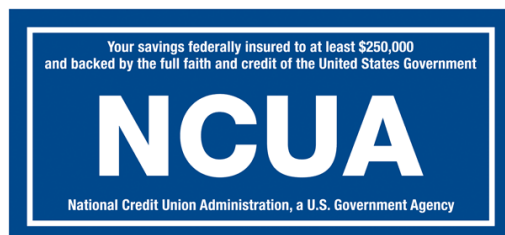
Apply Now!

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

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.



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 calling. Stop by or call for more information.

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