



Harbor Federal Credit Union

"The Best at Serving You!"

One Civic Plaza, Suite 101, Carson CA 90745 • PO Box 5159, Torrance, CA 90510 • (310)816-0440 • www.harborfcu.org

April 1, 2011

Dear Future Doctors,

Harbor Federal Credit Union would like to take this opportunity to welcome you and congratulate you on your new position at Harbor UCLA Medical Center. The Credit Union invites you to join and take advantage of all our benefits and services. We have a variety of loans, savings, checking accounts and other services available to all our members (Please see attached brochure for detailed information). We also make an extra effort to help new interns and residents with loans for any extra expenses that you may have in relocation or maybe purchasing a new car.

You may open your account and apply for a loan the same day. All you need is a copy of your contract with Harbor UCLA Medical Center, which is used for verification of employment.

We look forward to your membership and establishing a long-term relationship in serving the financial needs of you and your family.

Enclosed is a brochure that explains briefly about our Credit Union. Please feel free to contact Juanita Paramo at jparamo@harborfcu.org or (310) 816-0440 ext 214. For your convenience he will be attending the orientation this summer to open accounts and answer any questions that you may have.

Sincerely,

Tina Fugelsang
CEO
Harbor Federal Credit Union





Welcome to your
Credit Union
We look forward
to Serving you!

Harbor Federal Credit Union is located on the 1st floor of the six story office building next to the Double Tree Hotel at the 405 freeway and Carson off ramp. If it is not convenient for you to come into the office, all business can be transacted by mail. Direct all correspondence to:



**Harbor Federal
Credit Union**

"The Best at Serving You!"

Mailing Address:
Harbor Federal Credit Union
P.O. Box 5159
Torrance, CA 90510

Street Address:
Harbor Federal Credit Union
One Civic Plaza, Suite 101
Carson, CA 90745

Telephone:
(310) 816-0440

24 Hour Audio Response
"Telly The Teller"
(310) 816-8030

Office Hours:
Monday - Thursday
7:00 a.m. - 4:30 p.m.
9:00 a.m. - 6:00 p.m. Friday

Closed 2nd Wednesday of every month.
9-10:30 am

www.harborfcu.org



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Credit Union**

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Membership & Services Information

www.harborfcu.org



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Harbor Federal Credit Union
P.O. Box 5159
Torrance, CA 90501

PLACE
STAMP
HERE

MEMBERSHIP INFORMATION

We appreciate your interest in our Credit Union. This information will serve as an introduction to some of the many reasons why we hope you would consider becoming one of our members.

Harbor Federal Credit Union is a member-owned, full service financial cooperative. It is operated by a salaried professional staff under the jurisdiction of a Board of Directors — Members who are elected by other members.

The Credit Union is not-for-profit organization existing solely for the benefit of its members and serves them by providing a wide-range of financial services with emphasis on:

- Savings Accounts
- Checking Accounts
- Personal Service
- Payroll Deduction / Direct Deposit
- Low Interest Loans / VISA
- Paid Dividends on Savings Accounts
- ATM's
- Point-of-Sale
- Audio Response
- Online Banking / BillPay/E-Statements

WHO CAN JOIN?

Those eligible for membership are designated in our charter as follows:

- LA County Employees working on the grounds of Harbor U.C.L.A. Medical Center
- Employees of LA BioMed in Torrance
- Employees of Torrance Memorial Medical Center
- Employees of Excellon Automation
- Employees of Harbor Regional Center
- Employees of PRE-APPROVED businesses belonging to the Chamber of Commerce in the following cities:

Carson, Gardena, El Segundo, Hawthorne, Hermosa Beach, Inglewood, Lakewood, Lawndale, Lomita, Manhattan Beach, Palos Verdes, Redondo Beach, Torrance, Westchester LAX, Wilmington, Marina Del Rey and Rolling Hills.

SERVICES AND BENEFITS

SAVINGS
(your membership)
\$25 minimum balance

CHECKING
No minimum balance
No per check charge
No monthly Fee

INVESTMENTS
We offer IRA, Money Market Accounts, & Share Certificates

GOLDEN HARBOR CLUB
For members 55 and over
many free services

DIVIDENDS
(paid monthly or quarterly on Savings and Investments)

LOANS
A wide variety of loans from signature to autos to 1st & 2nd **Home Loans.**

VISA
ATM Access
Low interest rate
No annual fee

VISA CHECK CARD
Direct Account Access

1ST TIME BORROWER PROGRAM
For loans and VISA

AUDIO RESPONSE
24 Hour Telephone Account Access (310) 816-8030

EARLY HOURS
Open from
7:00 am to 4:30 pm
Monday - Thursday
9:00 am to 6:00 pm Friday

ONLINE BANKING
HARBOR@CCESS
BillPay
E-Statements

PAYROLL DEDUCTION
Easy and convenient method of saving or making your loan payment...or BOTH!

DIRECT DEPOSIT
A safe and effective way in depositing your net paycheck into your savings or checking.

SECURITY
Your savings federally insured up to \$100,000 and backed by the full faith of the United States Government.

LOAN PROTECTION
Credit Disability, Credit Life, and Mechanical Breakdown Insurance, GAP.

LIFE INSURANCE
Free \$1,000.00 Accidental Death and Dismemberment insurance.

ATM
24 hour access to your savings or checking — Nationwide locations.

SOME OTHER SERVICES

- Christmas Club Accounts
- Free Traveler's Checks
- Cashier's Check
- Gift Checks & Gift Cards
- Money Orders
- Family Accounts
- VISA Check Card
- Night Depository
- Telly the Teller
- 24 Hour Audio Response

HOW TO JOIN

To become a member of Harbor Federal Credit Union you will need the following: membership card, verification of employment, and your check or money order for \$25.00 minimum deposit. You may open your account by mail or in person during regular business hours at our Membership Services Department. If you need the necessary forms to join, mark the membership application box below.

APPLICATION REQUEST FORM

Please send me applications for the following Credit Union programs:

- Membership Application (savings)
- Payroll Deduction Form
- Checking Application
- Free \$1,000 Accidental Death and Dismemberment Insurance
- ATM — Automatic Teller Card
- VISA / Loan Application

Please note: You must first open a HFCU Savings Account and maintain the required minimum balance of \$25.00 before applying for other programs.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

()
HOME PHONE NUMBER _____

EMPLOYER NAME _____

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