



**HarborLight  
Credit Union**

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## Military Lending Act

MLA Toll Free # 1-877-894-5557

Federal law provides important protections to members of the U.S. Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the U.S. Armed Forces and his or her dependents may not exceed an Annual Percentage Rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with the credit; insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

### **Mission Statement**

HARBORLIGHT CREDIT UNION EXISTS TO IMPROVE  
THE FINANCIAL WELL-BEING OF OUR MEMBERS