

## Let HarborLight Credit Union reward you with perks just for being a member!

The airlines had a great idea...

encourage loyalty by rewarding customers for doing business with them. The more you fly on a favorite airline, the more miles you earn. Miles can be redeemed for free travel and services. It's a smart business concept that rewards people for their trust and loyalty.

Now HarborLight Credit Union has created...

# PerkPoints

**MEMBERSHIP HAS ITS PERKS**

A program that rewards you just for doing business with us. The more you use HarborLight CU for your borrowing and banking needs, the more points you'll earn. You'll earn PerkPoints every year you remain a member. Use them to get a lower rate on a new personal or vehicle loan, to get a higher rate on a CD, or to waive a fee.

### It's just that simple!

The PerkPoints program is free to all members and it's automatic. There is no need to sign up or enroll. And there's no hidden agenda. As a cooperative, HarborLight CU works most efficiently when members make the maximum use of our services. PerkPoints is our way of thanking you for choosing HarborLight CU and encouraging you to do even more business with us.

### HOURS

**Monday - Wednesday - Thursday**

9:00 a.m. to 5:00 p.m.

**Tuesday**

Lobby - 9:30 a.m. to 5:00 p.m.

Drive-up - 9:00 a.m. to 5:00 p.m.

**Friday**

Lobby - 9:00 a.m. to 5:00 p.m.

Drive-up - 6:45 a.m. to 6:00 p.m.

**Saturday**

Drive-up - 9:30 a.m. to 12:30 p.m.

### MISSION STATEMENT

HarborLight Credit Union exists to improve the financial well-being of our members.



**HarborLight**  
Credit Union

2151 Cogswell Drive  
P.O. Box 159  
Whitehall, MI 49461

Phone 231.894.5608

Fax 231.894.9814

Toll Free 1.877.894.5557

Email [mail@harborlightcu.org](mailto:mail@harborlightcu.org)



**HarborLight**  
Credit Union

**PerkPoints**  
**MEMBERSHIP HAS ITS PERKS**

Everything you need to know about...

# PerkPoints

**MEMBERSHIP HAS ITS PERKS**

## What are PerkPoints?

Just like your favorite airline keeps track of the miles you fly, we keep track of your money and use that knowledge to award PerkPoints. How do you earn PerkPoints?

- Get 1 PerkPoint for every \$1 in interest you pay on a loan\*
- Get 1 PerkPoint for every \$1 in interest you earn on your savings and CD accounts
- Get 100 PerkPoints for every year you are a HarborLight Credit Union member

There's no limit to the PerkPoints you can earn and no expiration date. Each month we'll refresh your PerkPoints total *automatically*. **As a special thank you, we've already awarded 100 PerkPoints for every year you've been a member since 1985!**

There are lots of ways to earn additional PerkPoints.

- Earn 500 PerkPoints when you take out any new loan of \$5,000 or more (must be new \$)
- Earn 100 PerkPoints when you refer a new member who opens an account
- Earn 500 PerkPoints when you open a checking account with Direct Deposit
- Watch for special promotions awarding even *more* bonus PerkPoints

\*INTEREST PAID ON AN HCU VISA CARD DOES NOT EARN POINTS AT THIS TIME.

PERKPOINTS DO NOT APPLY TO BUSINESS ACCOUNTS AT THIS TIME.

## What can you do with PerkPoints?

We know you want even better rates and even lower fees. So, we created PerkPoints to give you exactly that. Use your PerkPoints to get more from HarborLight CU and more for your money. You're in control, so you decide when and how you want to use them\*\*.

### Get a lower loan rate.

Use your PerkPoints to "buy down" the rate on a new personal or vehicle loan. Reduce your loan rate by .25% with 2500 PerkPoints\*\*\*.

### Get a higher CD rate.

Use your PerkPoints to "buy up" the rate on a Certificate of Deposit. Increase your CD rate by .25% with 2500 PerkPoints.

### Waive a fee.

Once you accumulate 2500 PerkPoints, you can start using them to waive fees. Add 1 zero to any fee on HarborLight CU's fee schedule, and that's how many points you need to waive it. So, if you want to waive an NSF check fee (usually \$20), you can buy it off with 200 PerkPoints. Or, use PerkPoints to pay for your next money order. You're in control, so you decide.

\*\*MUST BE A MEMBER IN GOOD STANDING TO REDEEM POINTS.

\*\*\*RATE BUY DOWN EXCLUDES REAL ESTATE LOANS, LINES OF CREDIT AND VISA CARDS.

## How do you spend PerkPoints?

Redeeming PerkPoints is easy. Just call us or talk with a HarborLight Credit Union staff member. We'll be happy to help you redeem your PerkPoints.

To check your current PerkPoints balance, visit our website at [www.harborlightcu.org](http://www.harborlightcu.org) and look for the PerkPoints link. (The first time you logon to PerkPoints you will need to use a temporary password which will be the last four digits of your Social Security #. You'll then be prompted to create a new password.) You'll see how many PerkPoints you have and a quick history of your PerkPoints transactions. Not online? Not a problem. Call us or visit our office. Any staff member will cheerfully give you your current PerkPoints balance.

Do all your borrowing and banking in one place... pay lower loan rates... earn higher CD rates... earn free services... and get rewarded for your loyalty... only at HarborLight Credit Union!

**For more information, call or visit  
HarborLight Credit Union today!**

**231.894.5608**

# ***GET THE POINT!***