



## Holiday Loan Special

LOANS AS LOW AS **7.00%** APR\*

For one year! Apply online at [www.harborlightcu.org](http://www.harborlightcu.org) or stop and see one of our loan specialists today!

Offer good through December 31, 2016.

\*APR=Annual Percentage Rate. 7.00%=\$86.40 per \$1,000 borrowed for 12 months.

## 2016 Holiday Schedule

We are following the Federal Reserve's holiday schedule to better serve your banking needs. For holidays falling on a Saturday, Federal Reserve banks and branches will be open the preceding Friday. For holidays falling on a Sunday, all Federal Reserve offices will be closed the following Monday.

HarborLight Credit Union will be closed in observance of the following holidays:

**Veterans Day**  
Friday, November 11

**Thanksgiving**  
Thursday, November 24

**Christmas Eve**  
Saturday, December 24  
(Drive-up will be open 9:30am – 12:30pm)

**Christmas Day**  
Monday, December 26

**New Year's Eve**  
Saturday, December 31  
(Drive-up will be open 9:30-12:30)

**New Year's Day**  
Monday, January 2

## We've saved members over

# \$440,000

in interest so far this year when they refinanced their higher rate loans with us!

Contact a loan officer today to find out how much we can save you!

## Attention Visa Card Users



HarborLight Credit Union is helping to protect you from credit card fraud. Please use your new Visa® Credit Card with EMV chip technology. This technology reduces the potential for fraudsters to create counterfeit cards due to the dynamic data created during a transaction. Every time your card is used for payment, the chip creates a unique transaction code that cannot be used again. To access your new card online, sign into online banking at [www.harborlightcu.org](http://www.harborlightcu.org) and click on the last four digits of your Visa Credit Card.

If you are not enrolled in online banking, you may access your card information at <https://onlineaccessplus.com/oa/harborlightcu>.

### New Visa Payment Address

FNBO  
P. O. Box 2711  
Omaha, NE 68103-2711

### Classic Visa Card Users

UChoose Rewards® replaced ScoreCard® Rewards. To view this exciting rewards program, visit [uchooserewards.com](http://uchooserewards.com).

### MasterCard® EMV Reissue Coming Soon

MasterCards will be reissued with chip technology. Stay tuned for more information!



## New Branch Update

Things are moving right along on our new satellite branch on Holton Whitehall Road, across from the new Walmart.® Drawings are complete, the site plan has been approved by the township, a contractor has been hired and the groundbreaking was in September. The 3,200-square-foot branch will feature concierge-style service and will have three ATM drive-up lanes. The grand opening is tentatively scheduled for first quarter 2017. We are excited to provide another convenient location to serve our current and future members!

## Work With Someone You Trust

The financial advisor located at the credit union offers personalized retirement, insurance and investment solutions designed to help you and your family realize a lifetime of financial security.

Call today for a no-cost, no-obligation appointment.



**James Bird**

Financial Advisor

Office: 231.894.5608, ext. 261  
Toll Free: 877.894.5557

HarborLight Financial Group  
Located at HarborLight Credit Union  
2151 Cogswell Dr.  
Whitehall, MI 49461



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## IMPORTANT CONTACT INFO

### HarborLight Credit Union Office

231.894.5608  
Fax 231.894.9814  
Toll Free 877.894.5557

### Loans-By-Phone

800.214.7629

### MARS (Audio Response)

Local 231.894.5800  
Toll Free 888.202.5663

### HCU Visa Credit Card Customer Service:

1.844.700.1128

**International number:**  
1.301.945.3567

## HOURS

### Monday, Wednesday, Thursday

9:00 am – 5:00 pm

### Tuesday

Lobby: 9:30 am – 5:00 pm  
Drive Up: 9:00 am – 5:00 pm

### Friday

Lobby: 9:00 am – 5:00 pm  
Drive Up: 6:45 am – 6:00 pm

### Saturday

Drive Up: 9:30 am – 12:30 pm

[www.harborlightcu.org](http://www.harborlightcu.org)

2151 Cogswell Drive  
Whitehall, Michigan 49461

**26535 – Headline – 0916**



NEWS YOU CAN USE

### ATTENTION, SNOWBIRDS!

If you are traveling south for the winter, please complete a seasonal change of address form, available at the credit union. When you return in the spring, contact us to change your address back. Safe travels to all and see you in the spring!

### ATTENTION EARLY BIRDS, Santa and Mrs. Claus are coming!

Santa and Mrs. Claus are coming to the credit union on Friday, December 9, from 3:00 pm – 5:00 pm. Watch your mailbox for further details and your FREE coloring page. Enter your completed coloring page in our contest to win a giant stocking full of toys and games!

### CHRISTMAS CLUB PAYOUT

Christmas Club funds will be transferred to Regular Savings Accounts and available for withdrawal on October 1, 2016.

Congratulations to all Christmas Club accountholders on your saving efforts.

If you would like to join these members and start saving for Christmas 2017, contact us for details! If you already have a Christmas Club Account but want to save more during the next year, contact us about increasing the amount of your regular deposit.

## Congrats, Sheryl!

“Preparing Youth to Be Financially Responsible” is a mission statement that Sheryl Hogle takes very seriously. Hogle was recently

recognized at the National Youth Involvement Board (NYIB) conference in Texas. Among all credit unions with assets less than \$150 million, Hogle ranked first for the number of classroom presentations given and fifth for the number of students reached.

“I don’t know anyone more deserving; Sheryl has such a passion for what she does, and she makes a difference in the lives of young people every day. I am so proud of her,” says Linda Hughey, CEO of HarborLight Credit Union.

Hogle operates two student-run credit unions located in Montague and Whitehall high schools. She has partnered with Montague and Whitehall elementary schools to open two new student-run credit unions, expected to open mid-fall 2016.



## HarborLight Credit Union Celebrates Principled Banking



On October 20, 2016, HarborLight Credit Union will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day) and the foundational principles that make credit unions unique.

Visit HarborLight Credit Union on October 20 and celebrate International Credit Union Day! We will have free coloring pages for children and giveaways for adults (while supplies last)!

Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility and returning all profits to members. This year’s theme is “The Authentic Difference,” a description of credit unions’ cooperative structure and principles. HarborLight Credit Union celebrates ICU Day because we believe banking should be principled.

On ICU Day, HarborLight Credit Union joins the more than 217 million credit union members around the world in celebrating the people-first principles that have helped lift people out of poverty and strengthen communities all over the globe.

### Get safety and security of roadside assistance and more for less than \$1 per week\* with CU Road Pal®.

- Emergency Towing
- Emergency Lockout Service
- Flat Tire Assistance
- Emergency Fuel Delivery Service

\*Based on individual roadside assistance plan.



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For more exclusive offers from our partners, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## LOOKING FOR OUR RATES?

Please visit our website at [www.harborlightcu.org](http://www.harborlightcu.org) for current rates.

