



# headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • SPRING 2018

## News You Can Use

### DO YOU KASASA?

- FREE Kasasa® Checking\* includes:
- Refunds on other banks' ATM fees
  - Cash rewards paid each month
  - Plus, your checking account is always free

\*Account approval, qualifications, limits and other requirements apply. See HarborLight Credit Union for details.

### It's Time to Save to Win

Build your savings and get chances to win quarterly prizes of \$5,000, plus monthly cash prizes!


### Mark Your Calendar 2018 Annual Meeting

Saturday, May 12, 2018  
White Lake Eagles  
1204 S. Lake Street, Whitehall, MI  
Cocktails: 6:00 pm | Dinner: 6:30 pm  
Tickets: \$10.00

Purchase tickets at the Main Branch & Branch. Reservations must be received by Friday, May 4, 2018.



### Attention PerkPoint Users:

Effective June 1, 2018   
Members will be limited to two (2)  
Courtesy Pay/Non-Sufficient Funds  
refunds using PerkPoints.

HCU reserves the right to modify this program at any time.



## Dreaming of Buying a New Home? We'll help turn your dreams into reality!

Get approved for a Mortgage or Home Equity Loan & be entered to win a "Welcome Home" basket!  
[Visit our website for official contest rules.](#)



### Taste of White Lake 2018 **Thursday, June 7** at **Howmet Playhouse**

Area vendors share a "taste" of their Best recipes. Michigan beer & wine as well as live music & 50/50 raffle. Tickets will be available at the Credit Union in May.

### Relay for Life of Muskegon **June 1-2, 2018** at **Mona Shores High School**

Watch for fundraisers in our lobby and help support cancer research.

Bake sale April, 13, 2018 at both branches. All proceeds benefit Relay for Life!



## 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



Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC Insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CBSI-923297. 1-0514-0616

## Student Info

### Credit Union Scholarship Notice

The credit union will be awarding four \$500 college scholarships to two lucky senior boys and two lucky senior girls. Applicants or their parents or grandparents must be members of the credit union. An application may be printed from our website or picked up at the credit union and must be completed and returned by Friday, May 11, 2018. Entries are limited to one per applicant.

A random drawing of the winners will be held at the credit union's annual dinner and meeting at the White Lake Eagles in Whitehall on Saturday, May 12. Applicants need not be present to win. Winners must provide proof of college enrollment before September 28, 2018, in order to receive their scholarship funds.

### Student Choice Loan Program

- No origination fees
- Flexible repayment options
- For more information, call Sheryl at 231-894-5608, ext. 240

## Celebrate Youth During the Week of April 16-20

Visit both branches for free financial information geared to youth. Plus, play games and win prizes all week long. Open to youth ages 2-18!

### THE BIG READ

- April 17 at the Holton Library
- April 24 at the White Lake Library
- April 25 at the Montague Library
- April 25 at the Dalton Library



## 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

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

## MAIN BRANCH 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: 9:30 am – 5:00 pm  
Drive Up: 8:00 am – 6:00 pm

**Saturday**  
Drive Up: 9:30 am – 12:30 pm

2151 Cogswell Drive  
Whitehall, Michigan 49461

## BRANCH HOURS

**Monday – Friday**  
10:00 am – 6:00 pm

**Saturday & Sunday**  
Closed

2710 Holton-Whitehall Rd.  
Whitehall, Michigan 49461

## 2018 Holiday Schedule

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

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

**Memorial Day**, Monday, May 28

**Independence Day**, Wednesday, July 4

**Labor Day**, Monday, September 3

**Columbus Day**, Monday, October 8

**Thanksgiving**, Thursday, November 22

**Christmas Eve**, Monday, December 24 (Closed ½ Day PM)

**Christmas Day**, Tuesday, December 25

**New Year's Eve**, Monday, December 31 (Closed ½ Day PM)

## LOOKING FOR OUR RATES?

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



**Federally Insured by the NCUA**



## \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!  
Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

