



## Mark Your Calendar! 2017 Annual Meeting

**Saturday, May 6, 2017**

White Lake Eagles  
1204 S. Lake Street, Whitehall, MI  
Cocktails 6:00 pm  
Dinner 6:30 pm  
\$10.00 per Person

Visit the credit union to purchase tickets. Reservations must be received by Friday, April 21, 2017.

## We Have Money to Loan!

At HarborLight Credit Union, we have mortgage loans to fit any size or shape of home. So whether you're looking for a starter home or a second home, our mortgage specialist can help arrange a loan that works within your budget. Stop by today and let us turn your dream home into reality.

## Interested in Serving on the CU Board of Directors?

If you would like to have your name placed into nomination for a three-year term on our Board of Directors, please sign the sheet at the front desk in the lobby of our main office at 2151 Cogswell Drive in Whitehall, or contact Linda Hughey at 231.894.5608, ext. 230. The deadline to have your name put before the Nominating Committee is 5 pm on April 7, 2017. Nominations will also be taken from the floor at the Annual Meeting, where we will hold an election to fill two open positions (Three-Year Terms Each).



# GRAND OPENING

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**Whitehall Branch**  
**April 18, 2017, 10 am – 6 pm**

We are pleased to announce the Grand Opening of our NEW branch located at 2710 Holton Whitehall Road, Whitehall, Michigan 49461. Celebrate with us April 18, 2017, from 10:00 am – 6:00 pm. We will have coffee, cookies, giveaways and tours throughout the building. Enter for a chance to win a 50" VIZIO Smart TV as well as a variety of gift cards. We hope you enjoy our new approach to concierge style lobby service and our self-service drive-up that will consist of three ATMs, which will be available for use 24 hours a day, seven days a week. The new branch will be open later for our members' convenience. Hours for the new branch will be Monday – Friday, 10:00 am until 6:00 pm.

We've saved members over

# \$19,422.00

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

## 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, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. Monthly debit card usage (have at least 12 debit card purchases post and settle), enrollment in online banking and receipt of electronic statements are conditions of these accounts. Enrollments in electronic services (e.g., online banking, electronic statements) are required to meet some of the account's qualifications. Limit one account per Social Security number. There are no recurring monthly service charges or fees to open or close this account. Contact a HarborLight Credit Union service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Federally Insured by NCUA.

## It's Time to Save to Win

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



## 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

## 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

262535 – Headline – 0317



NEWS YOU CAN USE

### THE BIG READ:

April 25 at the White Lake Library

### CELEBRATE YOUTH DURING THE WEEK OF APRIL 17-22:

Stop by our lobby for free financial information geared to youth. Plus play games and win prizes all week long. Open to youth ages 2-18!



## Student Choice Loan Program

- No origination fees
- Flexible repayment options
- For more information, call Sheryl at 231.894.5608, ext. 240

## 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 should be completed and returned by Friday, May 5, 2017. 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 6. Applicants need not be present to win. Winners must provide proof of college enrollment before September 29, 2017, in order to receive their scholarship funds.

## 2017 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 29

### INDEPENDENCE DAY

Tuesday, July 4

### LABOR DAY

Monday, September 4

### COLUMBUS DAY

Monday, October 9

### VETERANS DAY

Friday, November 10

### THANKSGIVING

Thursday, November 23

### CHRISTMAS DAY

Monday, December 25



**\$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.



## LOOKING FOR OUR RATES?

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

