



headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • SUMMER 2018

News You Can Use

Theme Park & Movie Tickets Available

Michigan's Adventure:

General Admission – Adult One-Day

Pass: \$33.50**

General Admission (Gate Price) – Adult

One-Day Pass: \$38.00

**50¢ has been added to each ticket price to benefit the Children's Miracle Network Hospitals*.

Cinema Carousel:

Adult: \$8.75*

Child: No discount, not sold at CU

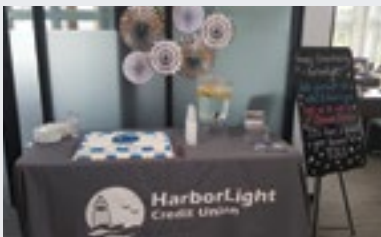
Concession: \$5.75*

Northstar Cinema:

Adult: \$9.00, a \$10.00 value

25¢ has been added to each ticket price to benefit the Children's Miracle Network Hospitals.

Thank you for joining us as we celebrated our 1 Year Anniversary!



Summer Loan Special!

Now through August 31, 2018

- Special interest rates as low as 7.00% APR*
- For loans of \$500** or more
- 12-month term

*Annual Percentage Rate **\$500 borrowed at 7.00% for 12 months=\$43.24



Remain Guarded Without Ever Feeling "On Guard"

Kasasa Protect™*

- ✓ 24/7 credit monitoring
- ✓ Annual credit reports
- ✓ Monthly credit score and tracker
- ✓ Dark web monitoring
- ✓ Lost wallet protection
- ✓ Identity restoration

*Kasasa Protect is provided for a monthly service charge of \$9.99, or \$6.00 if you are a Kasasa account holder.

Visit our website at harborlightcu.org/kasasa-protect-fraud-protection-available-for-more-information.

Finance 411

We know that navigating finances can be challenging, and we are committed to providing you with resources to help manage your financial future.

We are thrilled to introduce a new financial education program called Finance 411. It is a free, online, self-paced series of interactive modules that cover key financial concepts such as saving, investing, credit scores, mortgages and identity protection.

These short, interactive learning experiences were specifically designed for your busy lifestyle. The program is mobile and tablet accessible, available in both English and Spanish, and each module is only two to seven minutes in length. Many modules also feature Action Plans with budgeting and planning tools to reinforce positive behavior and help you take positive steps toward better financial health.

Start planning your financial future today!



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

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

Mark Your Calendar

Member Appreciation Picnic

July 19, 5:30 pm – 7:30 pm, Main branch – 2151 Cogswell Drive
Join us on the lawn for hot dogs, games and prizes! It's our way of saying THANK YOU for your continued business!

The Shred Truck Is Coming, and It's Free!

July 19, 5:30 pm – 7:30 pm, Main branch – 2151 Cogswell Drive
Bring us your documents for shredding during the Member Appreciation Picnic, and we'll shred them for you at no charge!

White Lake Community Picnic

August 2, 6:00 pm – 8:00 pm, Goodrich Park in Downtown Whitehall
HarborLight Credit Union & Carmichael Heating and Air Conditioning are excited to present the Community Picnic! Join us for hot dogs and brats, games, penny foam scramble, face painting, corn hole, Ice Box Brand Ice Cream Bars, music and lots of fun! This event is a fundraiser for the White Lake Robotics.



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 offices 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:

Independence Day, Wednesday, July 4

Labor Day, Monday, September 3

Columbus Day, Monday, October 8

Thanksgiving Day, 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)

Mastercard Reactivation Notice

As of August 15, 2018, a debit (Mastercard®) reactivation charge of \$28.00 will be added to the Service Prices of HarborLight Credit Union. This charge will be assessed to your account to reactivate your debit card after suspension for reasons not limited to unauthorized debit card purchases (use of debit card beyond available balance), delinquent loans and/or negative share accounts.

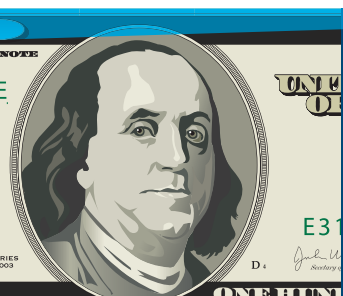
For a complete list of our Service Prices, please visit harborlightcu.org. The list is located under Disclosures – Rates & Service Prices. If you have any questions, inquire at either location.

While Making a Purchase With Your

Debit MasterCard

Select Credit NOT Debit
(Use your Pen Not Your Pin & Sign Every Time)

CREDIT	DEBIT
<p>Pros</p> <ul style="list-style-type: none"> • Chargeback Rights • Helps earn Kasasa Rewards • No Service Charges • Chip Card Technology Prevents Fraud <p>Cons</p> <ul style="list-style-type: none"> • Funds take longer to clear your account 	<p>Pros</p> <ul style="list-style-type: none"> • Clears faster (can be a con) • Cash Back • 6 PIN transactions/month FREE <p>Cons</p> <ul style="list-style-type: none"> • No Chargeback rights • \$1.00/transaction beginning with the 7th transaction



\$100 CASH REWARD WITH EACH NEW LINE*

Another **BEN**efit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

*Restrictions apply.



LOOKING FOR OUR RATES?

Please visit our website at harborlightcu.org for current rates.



Federally Insured by the NCUA