



headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • WINTER 2018

News You Can Use

Christmas Club Accounts

You can begin saving for the next holiday season by opening a Christmas Club Account today! Deposits are taken directly out of your paycheck and released for withdrawal on October 1. For more details, talk with any teller.

Tax Time!

HarborLight Credit Union has all the information you'll need to meet your tax-time challenges. Visit our website at harborlightcu.org.

Tax Forms: We will be mailing IRS Form 1099-INT to members who earned \$10 or more in interest on their credit union savings accounts in 2017. We will also mail IRS Form 1098 to members who paid \$500 or more in interest on a credit union mortgage during 2017 and Form 1099-R for any IRA withdrawals.

Routing Number: If you are using direct deposit for your tax return, the credit union routing number is: **272485990**. Make sure to use the account number on your member card, not the number on your checks or statement.

MSA Update

We have revised and updated the terms of your Member Service Agreement for non-business accounts, effective 01/01/2018. You can access a summary of these changes on our website, www.allgoalscu.com/download. The complete new Agreement will be accessible on our website on 01/15/2018.

We've paid our members over
\$99,800.00

in Kasasa Rewards and ATM reimbursements during 2017!

Contact a Member Service Representative today to learn more about our free Kasasa Checking Accounts.



Introducing CardValet

Remembered the leftovers but forgot your card? Don't worry: CardValet® has you covered.

Keep your debit card safe with CardValet.

- Customize alerts for your transactions.
- See suspicious card activity.
- Turn your card off on the spot.

Get the CardValet mobile app today.



New Drive-Up Hours

Effective January 1, 2018, our Friday drive-up hours will be changing at the main branch. The drive-up, located at 2151 Cogswell Drive, will be open from 8:00 am – 6:00 pm. If you need to make a transaction outside of our normal business hours, we have many products and services available to meet all of your banking needs. If you have any questions about any of our services, please contact us at 231.894.5608 or stop in at either branch and see us. We sincerely apologize for any inconveniences the new Friday hours may cause.

For deposits:

- Night Deposit at the main branch (this will be checked first thing Friday morning)
- ATMs at the Branch on Holton-Whitehall Rd.
- Mobile Deposit Capture on our TouchBanking Mobile App
- Any of our Shared Branch locations

For withdrawals:

- ATMs located at both branches
- Numerous Shared Branch locations and ATMs

For transfers and loan payments:

- Online Banking
- TouchBanking Mobile App
- MARS Audio Banking



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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Mark Your Calendar

ANNUAL PET FOOD AND SUPPLIES DRIVE:

Now through January 31, 2018

WHITE LAKE COMMUNITY BUSINESS EXPO:

March 10, 2018, 8:00 am – 12:30 pm, Whitehall High School

SCHOLARSHIPS:

The credit union will be awarding four \$500 college scholarships to two lucky senior boys and two lucky senior girls at the Annual Meeting on May 12, 2018. Applications can be printed from our website or picked up at the credit union. For complete details, visit our website at www.harborlightcu.org.

IRA DEADLINE:

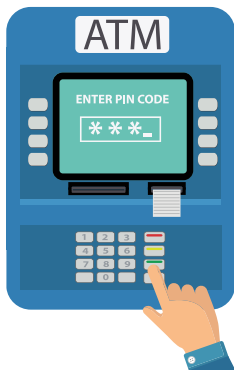
April 16, 2018, is the deadline to make contributions to your IRA for 2017.



Did You Know?

The ATMs at our NEW BRANCH (2710 Holton Whitehall Rd.) are fully functional! You can deposit, withdraw and transfer funds, and receive cash advances from your credit card.

The ATMs are available for use 24 hours a day, 7 days a week!



Interested In Volunteering?

There are 3 positions up for re-election in 2018 on the Board of Directors. If you are interested in volunteering on the credit union board, please contact Kevin Spencer from the Nominating Committee at 231.894.7047 no later than February 9, 2018. He can answer any questions you have about qualifications to serve and duties of the job.

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

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:

New Year's Day, Monday, January 1

Martin Luther King, Jr. Day, Monday, January 15

Presidents Day, Monday, February 19

Memorial Day, Monday, May 28

Independence Day, Wednesday, July 4

Labor Day, Monday, September 3

Columbus Day, Monday, October 8

Veterans Day, Monday, November 12

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 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 to calculate your cash rewards.

