



**Thursday,
October 15**

Join us in our lobby as we celebrate International Credit Union Day!

Enjoy donut holes and cider in our lobby.

HOLIDAY Loan Special

Special low rates for loans of \$500 or more for one year.

Apply online at: www.harborlightcu.org or visit our loan department today!

Members have saved over \$636,000

in interest so far this year by refinancing their loans with HCU!

"I saved over \$3,000 in interest on my auto loan when I refinanced at HarborLight Credit Union!"

– Sean B. HCU Member

WIN \$500

Use your PEN, not your PIN, when shopping this holiday season and you could win \$500 to pay your holiday bills!

Now through Christmas, use your check card and say "credit," not debit, and sign for all of your purchases.

A random drawing of all members who have used their check card as credit will be held on December 30, 2015. Winner will receive \$500! No purchase necessary. Visit our website at www.harborlightcu.org for complete contest rules.



HAVE YOU TRIED KASASA®?

Kasasa® is free checking that rewards you monthly. Earn high dividends, cash back or refunds on your iTunes®, Google Play™ and Amazon.com® purchases. You'll even get refunds on your ATM fees, nationwide!*

Call or stop in today to find out how you can start earning your rewards!

*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.



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 x261
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.**
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DORMANT ACCOUNT NOTICE

Member accounts without activity (other than earning dividends) are considered dormant after one year. Once an account is dormant, a special warning is placed on the account and a dormant fee is charged each month until the account is reactivated or closed due to a \$0.00 balance. HarborLight CU sends a pre-dormant notification letter when you have had no activity for 11 months to encourage you to activate your account and avoid this fee. Therefore, it is important to update your contact information with us whenever there is a change. After three years of inactivity, HarborLight CU is required by state law to turn the funds over to the Division of Unclaimed Property of the state of the last known address. Obtaining funds from the state can be an involved process, which can be avoided if you perform at least one transaction per year. Be sure to review your statements to verify when the last transaction was made and that all transactions were authorized. For more information, give us a call at **231.894.5608.t**

News You Can Use

Visa® Reissues

Beginning October 2015, Visa cards will be reissued as EMV cards with chip card technology. EMV is designed to reduce in-store fraud. Not all merchants will use the chip, at least not right away. Some merchants will continue to use the magnetic stripe.

Christmas Club Payout

October 1, 2015

Santa & Mrs. Claus will be here:

Friday, December 11, 2015

3:00 pm – 5:00 pm

Coloring Contest

Early Birds...watch your mail for a FREE coloring page. Enter it to win a giant stocking full of toys and games!

Attention, Snowbirds

Have you filled out a change of address form? Forms are available at the front desk.

Annual Credit Union Food Drive

November 1 – December 31

Drop off your non-perishables in our lobby during regular business hours. We will deliver them to area food pantries.

Annual Coat Drive

We will have a receptacle in our foyer to collect your clean, used coats for kids. We will deliver all coats to Love, Inc. in Muskegon.

Annual Pet Food Drive

January 1 – January 31

Please help our furry friends with food, pet supplies and monetary donations during the month of January. We will deliver them to area shelters.

Annual Review & Update of Fee Schedule

HarborLight CU has conducted an annual review of the fees we charge to provide services. These fees are designed to help offset the costs associated with providing the services, and most of them can be avoided with responsible account management.

The enclosed, updated Fee Schedule will be effective November 1, 2015. Please review this schedule and contact us at 231.894.5608 if you need more information on how to manage your account to avoid a particular fee.

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
www.harborlightcu.org

MARS (Audio Response)

Local 231.894.5800
Toll Free 888.202.5663

Lost HCU Visa® Credit Card

9:00 am – 5:00 pm
800.828.3901

After Hours and Weekends

800.991.4961

Lost HCU MasterMoney® Debit Card

During Business Hours
231.894.5608 Extension 232

After Hours and Weekends

800.472.3272

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

2151 Cogswell Drive, P.O. Box 159
Whitehall, Michigan 49461

26535-Headline-1015

LOAN RATES

As of 09/03/15

APR

(As Low As)*

Auto.....	2.25%
RV.....	4.00%
Boat.....	4.00%
Share Secured.....	5.15%
Home Equity.....	4.50%

*With PerkPoints



SAVINGS RATES

As of 09/02/15

	RATE	APR	AREA AVG. APY*
Regular Shares.....	0.050%	0.05%	
Clubs.....	0.050%	0.05%	
MMA/HY<25K.....	0.150%	0.15%	0.08%
MMA/HY>25K.....	0.200%	0.20%	0.14%
MMA/HY>75K.....	0.200%	0.20%	
IRA Shares.....	0.100%	0.10%	0.25%

SHARE AND IRA CD RATES

As of 09/02/15

	RATE	APR	AREA AVG. APY*
Save To Win CD.....	0.200%	0.20%	
3 Month.....	0.200%	0.20%	0.06%
6 Month.....	0.250%	0.25%	0.14%
1 Year.....	0.300%	0.30%	0.21%
18 Month.....	0.449%	0.45%	0.16%
2 Year.....	0.499%	0.50%	0.32%
2 Year Jumbo.....	0.599%	0.60%	
3 Year.....	0.797%	0.80%	0.48%
3 Year Jumbo.....	0.896%	0.90%	
4 Year.....	1.094%	1.10%	0.74%
4 Year Jumbo.....	1.193%	1.20%	
5 Year.....	1.391%	1.40%	0.86%
5 Year Jumbo.....	1.490%	1.50%	

Penalty for early withdrawal. All loan and deposit rates subject to change. APY = Annual Percentage Yield.

*Call the credit union for more information.