



These changes help us serve our members & are available on our website now. Thank you!

In our efforts to constantly improve service to our members, we are making a number of important changes to our agreement with you. In our updated Member Service Agreement (MSA) we have not only added new user-friendly explanations about our products and services, but have also addressed how we help you with products and services by phone and online. Additionally, we've more clearly explained the terms of having your membership, products and services with us, and how you may start, use, change, add and terminate all the products and services by any method we offer. These changes assist us in providing you with excellent service and superior financial products, and serve the best interests of the members of our Credit Union.

For your convenience we have summarized the key major changes to our new MSA below. Each matter summarized has a number for you to locate and read the specific Provision where the matter is addressed in the MSA.

This new MSA is effective January 1, 2018. You can obtain a complete copy of the new MSA from us at any time on our website at www.harborlightcu.org, or by contacting us and having us e-mail or mail it to you. You may also obtain a copy of the new MSA by coming to our branch.

Please access, read and keep a copy of your new MSA so that you can refer to it anytime about matters that affect your membership, products or services with us. Should you have questions about any matter addressed in the updated MSA, please contact us at the number above during business hours and we will be happy to assist you. Thank you again for being a valued member of our Credit Union. We greatly appreciate it!

Summaries of Important Provisions in the updated MSA

- The MSA includes all your information and documents in our records. *Provision 1.*
- For all the products and services you have with us, we will rely exclusively on the terms of the MSA, and any changes or additions we (or you) make to it over time. *Provision 1.*
- You may start and consent to membership, products and services by phone or online as we offer. *Provision 1.*
- For security purposes, to significantly reduce costs and for the convenience of our members, we will image all documents, information and ID and retain them in our records. You may request a copy of any image from us during business hours. *Provision 1.*
- When you join our credit union in person we will always offer you a paper copy of our MSA Part 2, and will e-mail a copy to your address. *Provision 3.*
- The privilege of membership with us entitles you to numerous advantages, and requires you to adhere to all your responsibilities under our MSA and applicable law. *Provision 1.*
- Our Agreement is in English. Please seek assistance from your family, friends or professionals for help with other languages. *Provision 1.*
- With the exception of certificate and retirement accounts, the ownership and/or survivorship features of the savings account with us will apply to all other accounts started under your number. If you wish to have an account with different ownership or survivorship features please contact us during business hours, and we will be happy to assist you. *Provision 4.*
- When you join us, or request an additional product or service from us, we may review your account, employment and credit history. *Provision 3.*
- On multiple owner products and services, any owner alone may start, change, add or terminate the products or services with the exception of adding or removing an owner. *Provision 4.*
- When entitled to funds, multiple beneficiaries/POD payees on accounts receive an equal share of the funds in an account. *Provision 4.*
- In fairness to all members, you are responsible for all costs of any legal advice required to address any matter specifically initiated or incurred by you or the products and services you have with us. *Provision 1.*
- As a member you have the privilege to use our products and services, and understand that we manage the right to have and use our products and services. *Provision 2.*
- Federal law limits you to six (6) preauthorized, automatic, telephonic, audio response or internet transfers from your savings/share accounts each month. *Provision 5.*
- You have thirty (30) days to review your periodic statement and report alterations and forged checks. If you don't receive or can't access a statement, you have fourteen (14) days to notify us. *Provision 16.*
- We may require nonmembers to present ID, provide a SSN, thumbprint and/or pay service charge for transactions on your account. *Provision 6.*
- You agree that funds in your accounts will be used to cover your overdrafts and related service charges. *Provision 6.*
- We may require a service charge to cover our time spent on requests for information concerning the products and services you have with us. *Provision 13.*
- By maintaining the products and services you have with us, you confirm your agreement to the MSA. *Provision 11.*
- For your protection, in the event there is uncertainty over who can access an account, product or service we may place hold on all funds, products and services until the uncertainty is resolved. *Provision 21.*
- All funds in an account may be used to satisfy any person's obligation to us. *Provision 19.*
- Should the balance of an account be less than the required minimum it may become inactive and subject to a service charge. *Provision 24.*
- In fairness to all members, if you cause a loss you are responsible for all costs (including attorney fees). *Provision 22.*
- Since you are in complete control of the ownership and survivorship features of an account, you waive the right to make testamentary dispositions from any account. *Provision 29.*
- You may request to obtain a copy or image of any information, document, the MSA Part 2, and/or disclosure by contacting us anytime we are open for business. *Provision 1.*
- If you need help with any matter addressed in the MSA, contract, product or service, please contact us during business hours and we will be happy to assist you. *Provision 1.*

Questions? Please contact us anytime we're open for business.