



headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • FALL 2018

Attention, High School Students

Interested in serving on the Youth Advisory Board? Meetings will be held at the Main Branch, on the third Tuesday of every month at 3:00 pm.

Christmas Club Payout

Christmas Club funds were transferred to Regular Savings Accounts and available for withdrawal on October 1, 2018.

Congratulations to all Christmas Club accountholders on your saving efforts. If you would like to join these smart members and start saving for Christmas 2019, contact us for details! If you already have a Christmas Club Account but want to save more during the next year, contact us about increasing the amount of your regular deposit.

Attention, Snowbirds!

If you are traveling south for the winter, please complete a seasonal change of address form, available at the credit union. When you return in the spring, contact us to change your address back. Safe travels to all, and see you in the spring!

Visa: Simple. Reliable. Reasonable.

Get approved for an HCU Visa® and we'll give you **\$25.00!**

To apply, visit a Loan Officer at either branch.

Must mention the code "newsletter2018" to receive this offer.

*Not available to members with an existing HCU Visa.

We've saved members over
\$517,939.04
in interest so far this year when they refinanced their higher rate loans with us!
Contact a loan officer today to find out how much we can save you!



Introducing the
"Life Happens"
Loan

Rates as low as
7% APR*
for a one-year term!



Apply online at harborlightcu.org or see one of our loan specialists today!

Thanks and Best Wishes to Our CEO, Linda!

Our CEO, Linda Hughey, is retiring after devoting 33 incredible years to HCU. Since starting her career here as a teller in 1985, Linda has worn many hats – working in Marketing, IRAs and Student Loans as well as managing the Accounting Department and overall credit union operations.

In her role as CEO/Manager of HCU over the past 7 years, Linda has been instrumental in helping our credit union grow from \$8.5 million in assets when she started to over \$112 million in assets today. She has also been an integral part of growth in our physical facilities, with two additions to our original building on Mears Avenue, the construction and move to our new main office on White Lake Drive and the building of our first branch on Holton-Whitehall Road.

The HCU Board of Directors and staff are thankful for the opportunity to work with Linda over the years. Her wisdom and guidance have been invaluable. We wish Linda all the best in her retirement!



10 Year Anniversary Celebration

HarborLight Credit Union is celebrating the 10th anniversary of the Wildcat Student-Run Credit Union at Montague High School. For over 16 years, they've partnered with Montague Schools to provide financial education. In the fall of 2016, the MCat Saves CU was implemented to teach elementary students the importance of saving. HarborLight Credit Union is grateful for this partnership and the opportunity to provide financial education with our community.



Congrats, Sheryl!

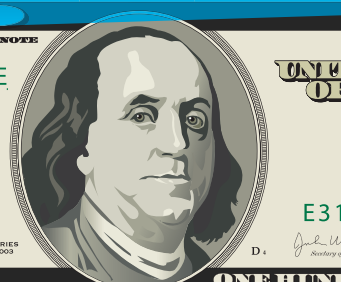
"Preparing Youth to Be Financially Responsible" is a mission that Sheryl Hogle takes very seriously. Sheryl was recently recognized at the National Youth Involvement Board (NYIB) conference in North Carolina. Among all credit unions with assets less than \$150 million, she ranked third for the number of classroom presentations given and fourth for the number of students reached. Sheryl Hogle operates four student-run credit unions located in Montague and Whitehall high schools, as well as two student-run branches at Montague and Whitehall elementary schools.

Attention, Early Birds, Santa and Mrs. Claus Are Coming!

Santa and Mrs. Claus are coming to the credit union on

Friday, December 7, from 3:00 pm – 5:00 pm.

Watch your mailbox for further details and your **FREE** coloring page. Enter your completed coloring page in our contest to win a giant stocking full of toys and games!



**\$100 CASH REWARD
WITH EACH NEW LINE***

Another **BEN**efit of membership!

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

*Restrictions apply.



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

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:**

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)

LOOKING FOR OUR RATES?

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



**Federally Insured
by the NCUA**

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