



headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • FALL 2020



FALL FUN IS COMING YOUR WAY

Keep an eye out for information on a socially distanced, fall-themed event that will be fun for kids of all ages. Be sure to follow us on our social media platforms so you get the latest information as it becomes available.

And in the meantime, take time to enjoy some fall activities with your family and friends:

- Create DIY Halloween costumes and do a family photo shoot.
- Enjoy a Halloween movie marathon.
- Drop little plastic spiders, pumpkins or eyeballs into your liquid hand soap, or turn white-tissue-paper wedding bells into ghosts.
- Make caramel apples or pumpkin *anything*.
- Host a socially distanced bonfire, scavenger hunt or “tailgate” in your yard.
- Hold a pumpkin-carving or mask-decorating contest (using white face masks and artistic supplies) over Zoom.



ATTENTION, HIGH SCHOOL STUDENTS

Interested in serving on the Youth Advisory Board? Zoom meetings will be held starting Tuesday, September 29, at 3:30 pm.

Contact Sheryl for more details: 231.894.5608, ext. 250, or shogel@harborlightcu.org



SANTA AND MRS. CLAUS MIGHT BE COMING TO HCU

With the current COVID-19 situation, we are not sure if Santa and Mrs. Claus can make it to HarborLight Credit Union this year. Stay tuned for updates.

PLAN YOUR HOLIDAY SPENDING

The holidays will be here before we know it! Planning now will help you manage your spending in the coming months. Here are some tips to save you some cash:

Set money aside. It’s never too late to start – tuck away even \$10 or \$20 each week now. It could equal a number of gifts in just a couple months.

Set a limit up front and stick to it. Be intentional about how much you spend to avoid regrets after the holidays.

Make lists. “Ink it when you think it.” A shopping list helps you grab everything in one visit and also keeps you on task – less impulse buying! – and on budget.

Get organized. As you buy gifts, store them together so you don’t overbuy due to forgetting what you already have. Keep receipts in a holiday envelope so you’re ready for returns if needed.

Look for sales now. Get a jump on all the other holiday shoppers who won’t be snagging all the best bargains until weeks from now. Shopping early also spreads out your spending so it’s easier on your budget.



SMART WAYS TO STUDY



Is your family adjusting to doing school online from home? Good study habits pave the way to success not only this year, but also in the future. Try these tips:

Set a schedule. Wake up and go to bed at the same time daily, schedule study time and use a planner or your phone to keep track of assignments – setting reminders can help. Also, try to do your homework while the information is fresh in your mind instead of waiting until later.

Manage your environment. Dedicate one place in your house to study – it will help your brain focus on school while you're in that space. If you don't have a separate room, get some headphones (noise-cancelling if possible). Avoid studying next to a television, phone or other distraction.

Ask for help. Communicate with teachers about questions you have or accommodations you may need. Initiate this conversation early – the sooner the clarification, the less behind you'll get. Keep parents looped in, and plan virtual study times with friends so you can help each other.

Practice self-care. Hang out with family, FaceTime your friends, take breaks and find hobbies you enjoy. Don't forget to make time for sleeping, eating well and exercising.

CONTINUING SAFETY PRECAUTIONS

At HarborLight Credit Union, we are continuing to do all that is possible to secure the safety of our members and our staff. Our staff continues to wear face masks, and we are asking anyone who comes into the building to wear them as well. For our members' convenience, we have hand sanitizer available right by the doors and social distancing markers. We want to thank everyone for your cooperation and understanding during this time.



Love My Credit Union®
rewards

Members Save 40% on a One-Year Sam's Club Membership

A Sam's Club® membership more than pays for itself with exclusive savings on the things you need, the things you love and all sorts of unexpected things.

Plus, HarborLight Credit Union members can now save 40% on a one-year membership at Sam's Club, so there is no better time to join. Visit lovemycreditunion.com to learn more.

sam's club

Get 40% Off a
One Year Membership
+ \$15 Entertainment
Discount



IMPORTANT CONTACT INFO

HarborLight Credit Union

Call or Text 231.894.5608
Fax 231.894.9814
Toll Free 877.894.5557

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

COGSWELL DRIVE

2151 Cogswell Drive
Whitehall, MI 49461

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: 8:00 am – 6:00 pm

Saturday

Drive Up: 9:30 am – 12:30 pm

Holton-Whitehall Road

2710 Holton-Whitehall Road
Whitehall, MI 49461

Monday – Friday

10:00 am – 6:00 pm

Saturday & Sunday

Closed

2020 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 12

Veterans Day, Wednesday, November 11

Thanksgiving, Thursday, November 26, and Friday, November 27

Christmas Eve, Thursday, December 24 (Closed ½ Day, PM)

Christmas Day, Friday, December 25

New Year's Eve, Thursday, 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

NMLS#: 503928