



# headlines

## HARBORLIGHT CREDIT UNION

QUARTERLY NEWSLETTER ■ WINTER 2021

### A Look Back at 2020 Community Events

Although we couldn't do nearly as much as we had planned or wished to do, we still had fun working with and for the community.



### Staying Healthy in 2021 – Mentally, Physically and Financially

It's safe to say 2020 was a challenging year, but it was also a year of growth and discovering how strong we can be when we pull together.

Even with the promising developments of a COVID-19 vaccine, it's likely we'll be living in a pandemic environment for some time. However, we can turn the coping strategies we've developed into resolutions that will help us stay mentally, physically and financially healthy in 2021.

#### Resolution:



#### Cook more

With restaurants closed or limited and everyone at home, many of us have gotten more familiar with our kitchens. Take that trend into 2021 by challenging yourself to try new, healthy recipes – cooking could save you money too!



#### Start a new hobby

Without concerts, going out to eat, sporting events or any mass gatherings, we've had to adjust our free time. In 2021, use it to try something that's always interested you, such as painting or learning an instrument.



#### Evaluate spending

2020 has led many of us to re-evaluate our budgets. Maybe it's time to save more, start an emergency fund, contribute to a local organization, cut back on unnecessary costs or talk to a financial advisor.



#### Discover a new workout

Staying active is good for your mental and physical health, but doing the same thing every day can get boring. For something new, you can find many free workouts on YouTube or other websites. Plus, equipment is often on sale in the new year.



#### Manage stress

This looks different for everyone, but it could be in the form of yoga, walking, using an app such as Insight Timer or Calm, or simply taking slow, deep breaths. Experiment to find what works best for you.



#### Practice gratitude

Experts suggest training our focus on the good things in our lives. Write down 3-5 things you're grateful for every day, even if it's small – like coffee with your partner or checking something off your to-do list.



## New Year...New Car, RV or Boat!

Rates as Low as 2.24% APR\*

\*Annual Percentage Rate (APR) is the advertised base rate. All loans are subject to approval, and other restrictions may apply.

Federally Insured by the NCUA

## Holiday Bill Blues?

We're here to bring cheer! Transfer high-rate balances to our low-rate Visa credit card and enjoy:

- 10.9% APR\* – for huge interest savings over retail cards and other high-rate debt
- No fee for balance transfers

\*Annual Percentage Rate. Terms and rates are subject to creditworthiness and approval.



## Unemployment Scams Are on the Rise

### Stay Alert and Safe

Almost 43 million people in the U.S. have filed for unemployment since March 2020 due to the impact of COVID-19. While many are legitimate, some are not – and an unemployment scam could affect you even if you've never filed for unemployment. Here are some safety tips:

#### Know the signs of an unemployment scam.

- Receiving notices about unemployment benefits when you did not apply for them.
- Receiving unemployment funds that you did not request.
- Finding unauthorized transactions on your financial statements.
- Getting charged fees related to filing for unemployment.

#### Protect your personal information.

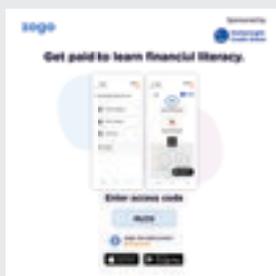
- Don't respond to calls, emails or texts asking you to send money or provide personal or financial information.
- Don't click links or open email attachments from unknown senders.
- Keep an eye on your financial accounts and request a copy of your credit report regularly.
- Walk away from job offers requiring you to purchase gift cards or merchandise or to pay out of pocket for supplies or services that will be reimbursed later.

If you suspect unemployment fraud, contact your state unemployment office and ask for instructions.

## Get Paid to Learn

HarborLight Credit Union is stepping things up with financial education. In late October, we partnered with Zogo. This gamified financial literacy app rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending and managing their money.

Level up and earn while you learn, with real-life rewards – like gift cards to your favorite stores! The app is free to download at the App Store® and Google Play™ – use code HLCU.



## Save on Your Taxes

HarborLight Credit Union has partnered with TurboTax® to offer its members yet another way to stretch their dollars. As a member, you will now be able to save up to \$15 on your tax preparation. All you have to do is go to this link: <https://tinyurl.com/y5blhcy1>. You will be using the same TurboTax software as everyone else and be able to ask a tax expert for help, just at a lower cost.



\*Skipped payments are not eligible on Mortgage, Home Equity and Visa. Skip-A-Payment will extend your loan term. This can increase your total interest paid over the life of the loan. Interest will continue to accrue daily on your unpaid balance.

## 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](http://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

## 2021 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, 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** – Friday, January 1

**Martin Luther King Jr. Day** – Monday, January 18

**Presidents Day** – Monday, February 15

**Memorial Day** – Monday, May 31

**Independence Day** – Observed Monday, July 5

**Labor Day** – Monday, September 6

**Columbus Day** – Monday, October 11

**Veterans Day** – Thursday, November 11

**Thanksgiving Day** – Thursday, November 25

**Day After Thanksgiving** – Friday, November 26

**Christmas Eve (Closed ½ Day)** – Friday, December 24  
(Open 9:00 am – 12:30 pm)

**Christmas Day** – Saturday, December 25

**New Year's Eve (Closed ½ Day)** – Friday, December 31  
(Open 9:00 am – 12:30 pm)

## LOOKING FOR OUR RATES?

Please visit our website at [harborlightcu.org](http://harborlightcu.org) for current rates.



**Federally Insured by the NCUA**

**NMLS#: 503928**