

## Who We Serve

HarborLight Credit Union, a West Michigan Credit Union, has proudly served those who live, work, worship or attend school in West Michigan. Choosing HarborLight Credit Union means choosing a partner who will provide you with the tools and information needed for success! Our West Michigan Credit Union is committed to our community by supporting local charities and organizations, as well as our financial education efforts in area schools.

HarborLight Credit Union's mission statement is that we exist to improve the financial well-being of our members, and we have been living up to that for over 60 years. Our lighthouse logo is a fitting symbol of what we stand for — a safe place to meet all your financial needs. We try our hardest to make sure local West Michigan residents get the services they need for financial success. Let us show you the credit union difference

### MAIN OFFICE:

2151 COGSWELL DR.  
WHITEHALL, MI 49461

### BRANCH:

2710 HOLTON-WHITEHALL RD.  
WHITEHALL, MI 49461



## Saving Our Members Money

Are you looking for ways to save money? We save our members thousands of dollars every year by refinancing loans from other financial institutions! Our West Michigan Credit Union offers members lower loan rates and fewer fees, along with exclusive discounts and benefits on products and services you use every day!



## JOIN TODAY

(231) 894-5608  
mail@harborlightcu.org  
www.harborlightcu.org

# HarborLight Credit Union



**HarborLight  
Credit Union**

## MEMBERSHIP BENEFITS

HarborLight Credit Union exists to improve the financial well-being of our members

# MEMBER BENEFITS

At HarborLight Credit Union, we provide more than the basic checking, savings, and loans. We make sure that every product and service a member receives from us will ensure that they are on the right track to financial wellness.



## Low Interest Auto Loans

Our auto loans start at just 2.24% APR while the average interest rate tends to be between 5%-8% in our area. Working with us has helped our members save hundreds.



## Home Mortgages

We offer competitive rates for home purchase, refinance, or construction. Our loan advisors work with our members to find the right terms customized for their budgets along with free pre-approval for extra confidence when it comes to securing financing.



## Free Kasasa Checking

Our members enjoy having a free checking account. Yes, free! Through our partnership with Kasasa, HCU members don't have to pay a maintenance fee for us to host their accounts. Members can also earn rewards for using their debit cards including returns on dividends, cash back or purchase reward from tunes, amazon or google play Also, with Kasasa Checking members have many choices for free ATM transactions. If an out of network ATM is used, this fee could be refunded.



## Visa

Our members save money with our \$0 service fee for transferring balances from other higher interest cards to our Visa. This member benefit has proven to be a powerful and effective tool for consolidating debt and paying off those high interest store cards.

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



## Life Happens Loan

Life has a way of throwing curve balls when we least expect it to, that is why we offer a Life Happens Loan. Whether the spring melt reminds you that your roof is old and needs replacing, or you experience a major life changing moment, we are here with a low interest loan to help you get back on track.



## Personal Finance Management

There are many important financial decisions that must be made throughout someone's life, so HarborLight CU Financial Group helps members with all their financial needs. Whether it's a newly married young couple, parents planning for a child's education, a worker planning for retirement or someone facing an unexpected job change, our members can rest assured that we can help.



## Youth Financial Education

HarborLight Credit Union is dedicated to preparing youth to be financially responsible. We offer a variety of engaging programs specifically for the youth in our community. These programs are designed to be fun, exciting, and educational while providing hands on experiences. We take pride in helping our youth build a solid foundation for making wise financial decisions.



## Online & Mobile Banking

Why should you have to wait for the lobbies to be open to make a deposit or transfer money? At HarborLight Credit Union, members can bank when it is convenient for them. With online banking, members can pay bills, make transfers, and sign-up for estatements. With our mobile app, members can make payments and transfers along with depositing checks with just a few clicks.



## Club Accounts

With no minimum deposit amount, our members can build their vacation and holiday budgets ahead of time. We'll help with finances, so they can focus on the fun stuff.

# COMMUNITY FOCUSED

When you see the HarborLight Credit Union lighthouse, you know you've found a safe place to meet your financial needs. But the financial security of individuals doesn't thrive in a bubble— it needs a sound and stable community working together for the good of all.

We're honored to help improve the financial well-being of our members, and look forward to continuing to provide tools, information and resources for a successful future.

## Causes We Have Supported



We teamed up with other local credit unions to help our surrounding communities in a time when many were struggling to put food on the table.



Every year we collect items for a family in need that has recently gone through unimaginable hardship.



Our veterans are so important to us. We appreciate all they have done and sacrificed for our country. We make sure that we give back to them multiple times a year.



College is such an exciting time, but can be very stressful when it comes to funds. We award four scholarships to our members every year to help ease the burden and stress.

Throughout each calendar year, we support more than a dozen causes by either raising money, attending events, or spreading the word. Our members take pride in being a part of a financial institution that puts its community first.