

headlines

HARBORLIGHT CREDIT

QUARTERLY NEWSLETTER - SPRING 2021

Upcoming Events

Easter Egg Hunt:

Annual Meeting:

Wednesday, May 26, starting at

Celebrate Youth: Week of April 19-23

long. Open to youth ages 2-18! The theme is "Give It!" – and we're giving out extras all week long:

- BUCKS and DOUBLE TVC stamps.

 We will have daily drawings for the Early Bird Savings Club (along

Going Green with E-Newsletters

We will be emailing, and posting on our website, a digital copy of the newsletter. If you would like to receive

eStatements, you will keep receiving



Online Banking Is Getting a Face-Lift

our members a more streamlined, consistent and secure online

- Accounts will be shown in a carousel, allowing you to swipe through
- The top navigation bar will remain at the top of the screen as you scroll





Debit Cards Changing From Mastercard To Visa

We are excited to announce a change to our debit cards coming in late May or early June. The Mastercard® debit card will be changed to a Visa® debit card. Visa is one of the most accepted cards in the world.

in our lobbies and by our staff).

What this means to you:

Feeding America West Michigan

The MOON Chapter of (representing Muskegon,



Collectively, we were able to present a check to

It's Scholarship Time

senior girls. Applicants, parents or grandparents

- Print an application from our website or pick one up at the credit union.

Applicants need not be present to college enrollment before September 30, 2021, in order to receive their





Ice Fishing **Tournament**

HarborLight CU held its first "What a Catch" Ice Fishing Tournament on February 13 at Maple Grove Park in Montague.

We had nearly 100 registered participants who came out to enjoy the outdoors, buy raffle tickets for many different prizes and enjoy some food from Bone Ends! Every dollar from registration and raffle ticket sales went to Stony Lake Riding Center, whose purpose is to provide progressive equine therapy to serve, encourage and promote growth in individuals with physical, mental, social and emotional challenges, improving their quality of life using horses as a catalyst.

HarborLight CU Member Benefits

HarborLight CU provides more than basic checking, savings and loans. We make sure every product and service puts our members on the right track to financial wellness.



Low-Interest Auto Loans

As low as 2.24% APR,* compared to an average 5%-8% in our area



Home Mortgages

- Competitive rates for home purchase, refinance or construction
- Terms customized to your budget and free pre-approval



Free Kasasa Checking

- No maintenance fee and free ATM transactions
- Rewards for using your debit card (returns on dividends, cash back or purchase reward)



Low-interest loan for anything from a leaky roof to a life-changing moment



Personal Finance Management

• Guidance from HarborLight CU Financial Group on key financial decisions at all life stages



Youth Financial Education

• Engaging programs to help youth learn to make wise financial decisions



Online & Mobile Banking

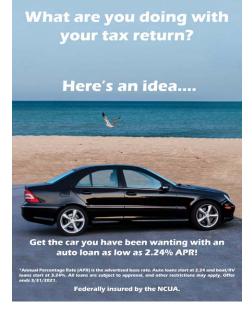
• Pay bills, make transfers, deposit checks and more, anytime and anywhere



Club Accounts

- Build vacation or holiday budgets in advance
- No minimum deposit

*APR=Annual Percentage Rate.





IMPORTANT CONTACT INFO

HarborLight Credit Union

Call 231.894.5608 Fax 231.894.9814

MARS (Audio Response)

Local 231 894 5800 Toll Free 888.202.5663

HCU Visa Credit Card Customer Service: International Number: 1.301.945.3567

harborlightcu.org

LOBBY NOW OPEN!

COGSWELL DRIVE

2151 Cogswell Drive Whitehall, MI 49461

Monday, Wednesday, **Thursday**

Tuesday

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

Saturday & Sunday

2021 Holiday Schedule

HarborLight Credit Union will be closed in observance of the following holidays:

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 (0pen 9:00 am - 12:30 pm)

LOOKING FOR **OUR RATES?**









Please visit our website **Federally Insured** by the NCUA NMLS#: 503928