



headlines

HARBORLIGHT CREDIT UNION

QUARTERLY NEWSLETTER ■ SPRING 2021

Upcoming Events

Easter Egg Hunt:

Saturday, April 3, stay tuned to our social media for details.

Annual Meeting:

Wednesday, May 26, starting at 3:00 pm at Goodrich Park in Whitehall; three Director positions up for election

Celebrate Youth: Week of April 19-23

Stop by our lobby for free financial information geared toward youth. Plus, play games and win prizes all week long. Open to youth ages 2-18!

The theme is "Give It!" – and we're giving out extras all week long:

- We will be giving DOUBLE BIRDIE BUCKS and DOUBLE TVC stamps.
- We will have daily drawings for the Early Bird Savings Club (along with the other games, prizes and giveaways).
- We will have a GRAND PRIZE drawing at the end of the week for each savings club.

We hope to see you!

Going Green with E-Newsletters

As part of our continued efforts to be green, we are transitioning to an e-newsletter starting with June's issue. We will be emailing, and posting on our website, a digital copy of the newsletter. If you would like to receive the digital copy, please verify your email address is correct by emailing mktg@harborlightcu.org.

If you have not signed up for eStatements, you will keep receiving your statements in the mail as usual.

Now's a great time to check that we have your most up-to-date information!



Online Banking Is Getting a Face-Lift

In May, our online banking system will undergo a redesign, offering our members a more streamlined, consistent and secure online banking experience.

- Accounts will be shown in a carousel, allowing you to swipe through your various accounts.
- Totals of deposits, loans and investments will be prominently displayed at the top of the screen.
- The top navigation bar will remain at the top of the screen as you scroll down the page.

With the redesign, it will be easier than ever for you to use our digital banking services! Take advantage of our secure and convenient online bill pay, eStatements, person-to-person payments and more to simplify your busy life.



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.

Please watch for updates as we get closer (on our website, in your email, on social media, in our lobbies and by our staff).

What this means to you:

- You will be receiving a new Visa debit card, with a different card number, in the mail.
- Please make sure to activate the new card and verify it works as soon as possible. The old card will work for a limited time after the new card is received.
- Once the card is activated, make sure to update the card in your CardValet® app and to update any recurring payments that use your old card to ensure a seamless transition of payments.



Feeding America West Michigan

Credit unions in West Michigan came together to help those in need through the month of January to raise funds to help our surrounding communities.

The MOON Chapter of Credit Unions (representing Muskegon, Oceana,

Ottawa and Newaygo) had selected Feeding America West Michigan (FAWM) as our designated charity. FAWM serves all four MOON counties, each of which currently has high food insecurity.

Collectively, we were able to present a check to Feeding America West Michigan for \$10,811.32! Thank you, everyone, for all of your help!



It's Scholarship Time

The credit union will be awarding four \$500 college scholarships to two lucky senior boys and two lucky senior girls. Applicants, parents or grandparents must be members of the credit union.

- Print an application from our website or pick one up at the credit union.
- Complete and return the applications by Saturday, May 1, 2021.
- A random drawing of the winners will be held at the credit union's annual meeting at Goodrich Park on Wednesday, May 26.

Drawing entries are limited to one per applicant. Applicants need not be present to win. Winners must provide proof of college enrollment before September 30, 2021, in order to receive their scholarship funds.



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)
-  **Life Happens Loan**
 - 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
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

LOBBY NOW OPEN!

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:

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)

What are you doing with your tax return?

Here's an idea....



Get the car you have been wanting with an auto loan as low as 2.24% APR!

*Annual Percentage Rate (APR) is the advertised base rate. Auto loans start at 2.24 and boat/RV loans start at 3.24%. All loans are subject to approval, and other restrictions may apply. Offer ends 3/31/2021.

Federally insured by the NCUA.

It's your lucky month!

HarborLight Credit Union is offering a Life Happens Loan as low as 6% APR to help cover the costs of your spring expenses. Don't let your luck run out, talk to a loan officer today! Federally insured by the NCUA.



*Annual Percentage Rate (APR) is the advertised base rate. Loan terms and rates are subject to creditworthiness. All loans are subject to approval and other restrictions may apply. Offer ends 3/31/2021.

LOOKING FOR OUR RATES?

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



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NMLS#: 503928