



headlines

HARBORLIGHT CREDIT UNION

QUARTERLY NEWSLETTER ■ SUMMER 2021

Going Green With E-Newsletters

Verify your email with us at mktg@harborlightcu.org

As part of our continued efforts to be green, we are transitioning to an e-newsletter starting with September's issue. We will be emailing, and posting on our website, a digital copy of the newsletter.

If you would like to opt out of this and want to still receive a paper copy, let us know by emailing us at mktg@harborlightcu.org. If you do not have an email address on file with us, you will still continue to receive your copy of the newsletter by mail.

Now's a great time to check that we have your most up-to-date information! Sign up for our e-newsletter and be entered to win an Amazon® Fire Tablet.

Debit Cards Changing From Mastercard to Visa

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

Be on the lookout for more updates in your email, as well as in our lobbies and on our website and social media.

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.

IT PAYS TO BE A MEMBER OF HARBORLIGHT CREDIT UNION

✓ Get \$45 With Your Sam's Club Membership

'Tis the season for weddings, graduations and showers! If you do not have a Sam's Club membership yet, now is a great time to get one. Simply go to this website: [http://samsclub.com/\\$45offer](http://samsclub.com/$45offer) and sign up! Be sure to note your gift card number that will show up at the top of the screen as you're filling in your information. Then go to the membership desk at Sam's Club and redeem your \$45 gift card!

✓ Hear From the Pros With FREE Webinars

HarborLight Credit Union's Financial Advisor is offering free webinars on a multitude of topics. These webinars include topics like Medicare, Transitioning Into Retirement, Social Security and more. We want to make sure that our members are well informed and confident in their finances. Sign up on our website on our News & Events page under the About Us tab, or on our Facebook page.

✓ Save Money While Reaching Your Goals

HarborLight Credit Union exists to improve the financial well-being of our members. Save your hard-earned money and let us help you with any home projects, debt consolidation or a new RV if the family is looking to get outside this summer!



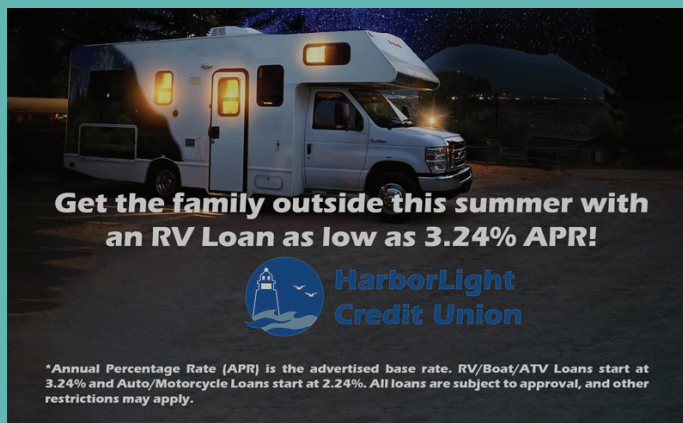
Member Email Communications

HarborLight Credit Union ensures that all emails sent to our members only contain important information pertaining to member benefits, loan and service offerings, and other credit union news. If you receive an email that says it is from us, but are not completely sure of its origins, email mktg@harborlightcu.org.


COVID-19 Update

Now that COVID-19 restrictions are starting to lift, be sure to stay tuned to your email inbox and our social media and website for upcoming events that you won't want to miss!

Don't Miss These Great Offers!



Get the family outside this summer with an RV Loan as low as 3.24% APR!

 **HarborLight Credit Union**

*Annual Percentage Rate (APR) is the advertised base rate. RV/Boat/ATV Loans start at 3.24% and Auto/Motorcycle Loans start at 2.24%. All loans are subject to approval, and other restrictions may apply.

Put Your Home to Work

HarborLight Credit Union's Home Equity Loan lets you borrow up to \$150,000 with rates starting at 2.99% and no closing costs for qualifying members!

With this money, you can get those energy-saving windows you've been wanting, remodel your kitchen, the possibilities are endless!



*Annual Percentage Rate (APR) is the advertised base rate. We use the Prime Rate based on the last business day of the month as posted in the Wall Street Journal to determine the annual percentage rate that will apply. Prime is a variable rate and changes; the APR on your account will also change. The current APR of 2.99% is current as of 6/1/2021. The maximum APR that can apply is 18.00%. Home and/or property hazard insurance may be required. If applicable, closing costs vary up to \$1,200. All loans are subject to approval, and other restrictions may apply. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

 **HarborLight Credit Union**

 **EQUAL HOUSING OPPORTUNITY**

Federally insured by the NCUA.

YOUTH CORNER



The Hopping Easter Egg Hunt

On April 3, we held our inaugural Easter Egg Hunt. We were blown away by the great response from the community and all the positive feedback we received. As part of this great family event, we collected food donations for Lebanon Lutheran's Food Pantry of White Lake.

Thank you to everyone who helped us deliver such an impressive donation, and thank you, Boardwell Heating & Cooling, for helping us put on such a great Easter Egg Hunt!



Books for Bucks

HCU has partnered with the White Lake Library and the Muskegon District Library (four branches: Montague, Dalton, Holton and North Muskegon). Kids and their parents can pick up reading tracking sheets at either HarborLight Credit Union location or the participating libraries.

Those in the Birdie Bucks program will earn one Birdie Buck for every 30 minutes read, and those in the Team Varsity Club will earn one stamp for every chapter book read. This program will run until the end of August. If your child isn't a member of HCU, now's a great time to sign them up!



Thanks for Celebrating Youth Week With Us!

Congratulations to Our Scholarship Winners and All 2021 Graduates!

HarborLight Credit Union is pleased to award several \$500 scholarships.

Awarded Winners of our 2021 \$500 Scholarship
Katie Weesies, Montague High School
Rylan Bernhardt, Whitehall High School

Winners of our 2021 \$500 Scholarship Drawing that took place at our 2021 Annual Meeting
Owen Hayes
Raegan Murphy
BrookLynn Meisch
Andrew Durbin



Birdhouses for a Cause

From April 19 to April 30, HarborLight Credit Union's Philanthropy Committee raised money for Relay for Life. We bought unfinished birdhouses for participating HCU staff members to decorate however they wanted and then asked our members to vote for their favorite with cash.

We want to thank all of our great members for helping us raise \$322.48! Thank you for your support! We also want to congratulate Kelly for creating the house that raised the most money. Congrats, Kelly!



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

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:

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 for current rates.



Federally Insured by the NCUA

NMLS#: 503928