

# Don't get caught with flashy credit cards with high-interest rates!

HarborLight Credit Union offers Visa Credit Cards with lower interest rates that supports our members' financial well-being.

1. No service charge for balance transfers
2. Starting at 10.9% APR\*
3. Personalized service



**HarborLight  
Credit Union**

**\*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. Offer ends 10/31/2021.**

**Federally Insured by the NCUA.**



# HarborLight Credit Union and Member First Mortgage welcomes you to the neighborhood.

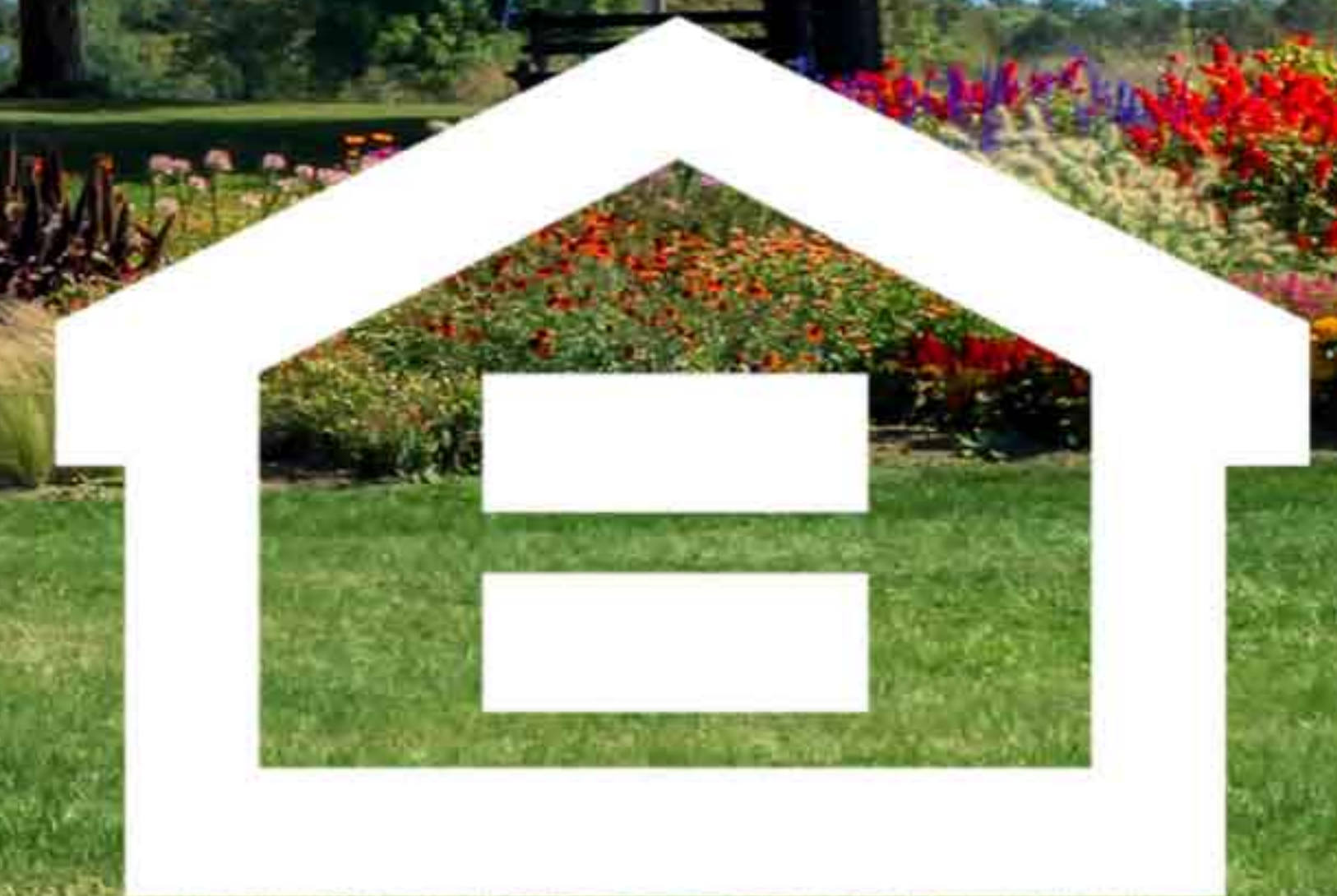
Let us help you find your home.

A mortgage with HarborLight Credit Union offers competitive rates for  
home purchase and refinancing.

Federally Insured by the NCUA



**HarborLight  
Credit Union**



**EQUAL HOUSING  
OPPORTUNITY**