



headlines

HARBORLIGHT CREDIT UNION

QUARTERLY NEWSLETTER ■ FALL 2021

Christmas Club Payout

Christmas Club funds will be transferred to Regular Savings Accounts and available for withdrawal on October 1, 2021.

Congratulations to all Christmas Club account holders on your saving efforts. If you would like to join these members and start saving for Christmas 2022, contact us for details! If you already have a Christmas Club Account but want to save more during the next year, contact us about increasing the amount of your regular deposit.

Migrating South for the Winter?

If you're a snowbird, please complete a seasonal change of address form (available at the credit union) before you fly off. When you return in the spring, contact us to change your address back. Safe travels to all, and see you in the spring!

Shelter Donation

We raised \$3,427.05 at the White Lake Community Picnic that was sponsored by HarborLight Credit Union and Carmichael Heating and Air Conditioning. We donated this money to the Humane Society and Animal Rescue of Muskegon County. This private, no-kill shelter is responsible for finding loving homes for an average of 800 homeless animals a year! The seven employees of the shelter dedicate their time and energy caring for the animals through finding them medical care, getting them spayed/neutered and more. We are thankful for the work they are doing in their community.



Fall Fun Is Coming Your Way

Keep an eye out for information on a socially distanced, fall-themed event that will be fun for kids of all ages. Be sure to follow us on our social media platforms so you get the latest information as it becomes available.

And in the meantime, take time to enjoy some fall activities with your family and friends:

- ✓ Create DIY Halloween costumes and do a family photo shoot.
- ✓ Enjoy a Halloween movie marathon.
- ✓ Drop little plastic spiders, pumpkins or eyeballs into your liquid hand soap, or turn white-tissue-paper wedding bells into ghosts.
- ✓ Make caramel apples or pumpkin anything.
- ✓ Host a socially distanced bonfire, scavenger hunt or "tailgate" in your yard.
- ✓ Hold a pumpkin-carving or mask-decorating contest (using white face masks and artistic supplies) over Zoom.



"Pay for Jeans" Raises Money for Local Causes

Our HarborLight Credit Union staff paid money to wear jeans to work, and the resulting funds were donated to the following local organizations:



- ✓ Every Woman's Place
- ✓ Stoney Lake Riding Center
- ✓ No More Side Lines
- ✓ Relay for Life®
- ✓ Pound Buddies
- ✓ Habitat for Humanity
- ✓ Hospice of Michigan
- ✓ Children's Miracle Network Hospitals®
- ✓ Feeding America West Michigan



Santa Is Coming to Town (Virtually!)

Online Banking Update

We have some very exciting news about our online and mobile banking services! We will be changing to a different service in late January 2022. This new online and mobile banking service will look and feel a bit different. It will also offer some great benefits that our current product does not.

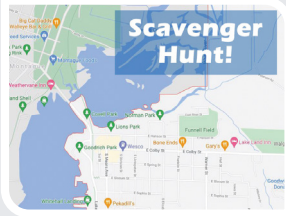
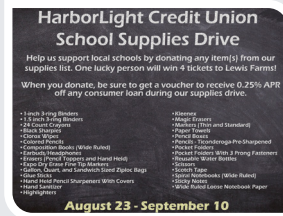
Please make sure to watch your email, our website and postings in our lobby for updates to this process.

This service is in the planning stages. Because of this, there are not a lot of details available to share with our staff.

To ensure you aren't missing any upcoming details, verify your email is correct on your account!

Also, please verify that the cell phone number on your account is correct. We will provide texting options with the new online banking service before it goes live in January.

Summer Memories



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

Don't Miss These Great Offers!

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

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:

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)

New Year's Day – Saturday, January 1

LOOKING FOR OUR RATES?

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



Federally Insured by the NCUA

NMLS#: 503928