



headlines

HARBORLIGHT CREDIT UNION

QUARTERLY NEWSLETTER • WINTER 2022

Scholarship Opportunity

The credit union will be awarding four \$500 college scholarships to two lucky senior boys and two lucky senior girls at the Annual Meeting. Applications can be printed from our website or picked up at the credit union. For complete details, visit harborlightcu.org.



Credit Union Food Drive

Thank you everyone who helped us raise \$994.52 for the community food pantries! Your support means so much and has helped so many people in need.



Pumpkin Contest Winners

Congratulations to our Great HarborLight Pumpkin Patch pumpkin decorating contest winners! They had amazing Finding Nemo themed pumpkins that made everyone smile.



Happy New Year!

We hope you had an amazing Holiday Season with your friends and family! We all certainly did and are looking forward to a fresh new year and all that we have planned for 2022.

Coming Early 2022!

We are excited to announce the names of our new and improved online and mobile banking systems HarborLight Virtual replaces Online Banking (Virtual Branch) and HarborLight Mobile replaces TouchBanking.

Stay tuned for additional communication sent via email, our website, and online banking.

To ensure you aren't missing the exciting details verify your email is correct on your account!

TREE OF HOPE

Thank you for all of your support in helping us give the children at the Child Abuse Council - Muskegon a great Christmas!



Ready to Tackle Your Finances?

Then be sure to take advantage of these great offers!

Consolidate Christmas Cheer Expenses with a Home Equity Loan!

HarborLight Credit Union's Home Equity Loans start at 2.99% and no closing costs for qualifying members!



**HarborLight
Credit Union**



EQUAL HOUSING
OPPORTUNITY

*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; as it changes, the APR on your account will also change. The present APR of 2.99% is current as of 4/1/2021. The maximum APR that can apply is 18.00%. Flood 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. Offer ends 1/31/2022. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

Ready for Summer Camping Trips?

Just in time for the RV Show, we offer RV Loans as low as 3.24% APR!



**HarborLight
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*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. Offer ends 1/31/2022.

Member Benefit Alert: Save on Your Tax Prep!



**TAX SOLUTIONS
AND SAVINGS
FOR MEMBERS**



SCAN THE QR CODE TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org



LOVE
MY CREDIT
UNION

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

2022 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:

New Year's Day – Saturday, January 1

Martin Luther King Jr. Day – Monday, January 17

Presidents Day – Monday, February 21

Memorial Day – Monday, May 30

Juneteenth – Observed Monday, June 20

Independence Day – Monday, July 4

Labor Day – Monday, September 5

Columbus Day – Monday, October 10

Veterans Day – Friday, November 11

Thanksgiving Day – Thursday, November 24

Day After Thanksgiving – Friday, November 25

Christmas Eve (Closed 1/2 Day) – Saturday, December 24
(Drive-thru service only 9:30 am – 12:30 pm)

Christmas Day – Sunday, December 25

New Year's Eve (Closed 1/2 Day) – Saturday, December 31
(Drive-thru service only 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