



# headlines

## HARBORLIGHT CREDIT UNION

QUARTERLY NEWSLETTER • SPRING 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](http://harborlightcu.org).



### Annual Meeting

Wednesday, May 18, starting at 3:00 pm at Goodrich Park in Whitehall; two Director positions up for election.



### Celebrate Youth Week April 18-22

Stop by our lobby for free financial information geared toward youth. Plus, play games and win prizes all week long. Open to youth ages 2-17!

The theme is "Save Small Dream Big With Your Credit Union" – 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!

## Exciting News

Introducing HarborLight Virtual and HarborLight Mobile!!

These are the new online and mobile banking apps that will be available after April 25, 2022

Please stay tuned for important updates as they become available.

What is the same:

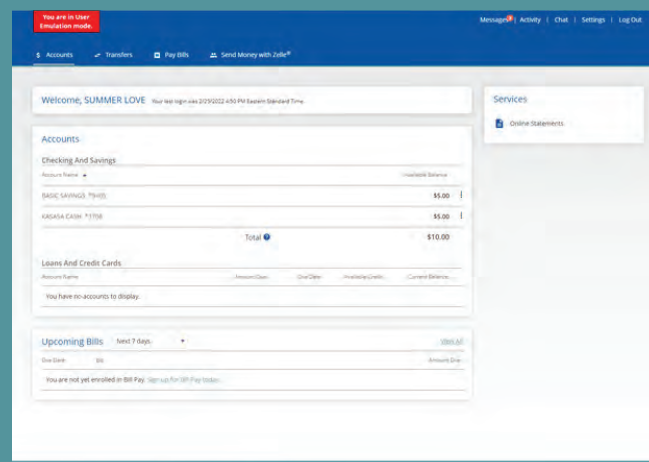
- HarborLight Virtual (new online banking) will still offer access to account details, account transfers, loan or credit card payments, e-statements and bill pay
- HarborLight Mobile (new mobile banking app) will have all of the above along with mobile check deposits

What is new:

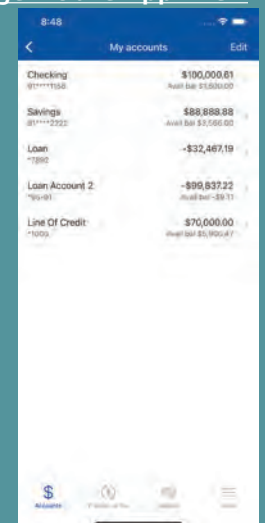
HarborLight Virtual

- Enhanced security
- Chat support
- Secure file transfers
- Zelle instead of PopMoney
- TransferNow allows transfers to and from other financial institution accounts
- HCUSavvy Money for credit monitoring
- New personal finance management tool
- Transaction history transfer to Quicken
- Updated look

### HarborLight Virtual Accounts Page Desktop View



### HarborLight Virtual Accounts Page Mobile App View



# Easter Egg Hunt

April 16, 2022 12:00 pm – 3:00 pm  
Montague Township Park

Free Easter Egg Hunt, Crafts and Photo Opportunity with the Easter Bunny

## Easter Egg Hunt Start Times

0-3 years: Start at 12:00 | 4-6 years: Start at 12:15

7-9 years: Start at 12:30 | 10-12 years: Start at 12:45 | 13-17 years: Start at 1:00



Bring a non-perishable food donation for Lebanon Lutheran Food Pantry of White Lake and be entered to win one of seven bikes!

Sponsored by:



**HarborLight  
Credit Union**



## Are You Ready?

For some fun in the sun?

Starting at 2.24% APR\*



Starting at 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. Ends 4/30/2022. Federally insured by NCUA.

## Important Contact Info

### HarborLight Credit Union

Call 231.894.5608

Fax 231.894.9814

Toll Free 877.894.5557

### MARS (Audio Response)

Local 231.894.580

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 Thru: 9:00 am - 5:00 pm

**Friday**

Lobby: 9:00 am - 5:00 pm

Drive Thru: 8:00 am - 6:00 pm

**Saturday**

Drive Thru: 9:30 am - 12:30 pm

## Holton-Whitehall Road

2710 Holton-Whitehall Road  
Whitehall, MI 49461

**Monday, Wednesday,  
Thursday, Friday**

9:00 am - 5:00 pm

**Tuesday**

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 9:30 am - 12:30 pm)

## LOOKING FOR OUR RATES?

Please visit our website  
at [harborlightcu.org](http://harborlightcu.org) for  
current rates.



**Federally Insured  
by the NCUA**

**NMLS#: 503928**

## Member Benefit Alert: Save on Your Tax Prep!



**TAX SOLUTIONS  
AND SAVINGS  
FOR MEMBERS**



SCAN THE QR CODE TO VIEW SAVINGS  
[TaxServices.LoveMyCreditUnion.org](http://TaxServices.LoveMyCreditUnion.org)

