



headlines

HARBORLIGHT CREDIT UNION

QUARTERLY NEWSLETTER • Winter 2023

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.



Kasasa Rewards

When we say "It pays to be with a credit union", we mean it. In 2022 we paid out \$148,967.61 to our members in Kasasa Rewards! If you do not have a Kasasa Rewards account, talk to an FSR today.

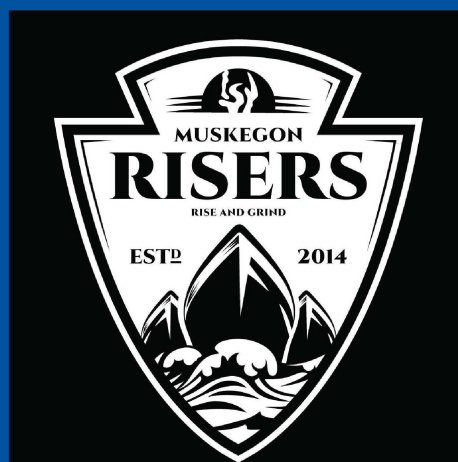


Migrating South For the Winter?

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!



Have You Heard the Latest?



HarborLight Credit Union is now a proud sponsor of the Muskegon Risers! We are so excited for this opportunity to sponsor this amazing team and introduce ourselves to another part of Muskegon County.

Be sure to follow us on Facebook to see highlights from the games, where to get tickets, and so much more!



Giving Back

Giving back to our community is a large part of HarborLight CU's identity. We are constantly coming up with different ideas on how to raise money for various organizations. In 2022, with the help of staff, business partners and our members, we raised over **\$10,500!** Thank you so much for your help and support with these efforts.



Don't Miss These Savings Opportunities

Holiday Festivities Turn into the Holiday Blues?

Use the equity in your home to consolidate your debt into one easy payment with a fixed rate Home Equity Loan.

Start saving today by applying at www.harborlightcu.org or talking with an FSR.



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 1/31/2023. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.



**HarborLight
Credit Union**

Federally insured by the NCUA.



EQUAL HOUSING
OPPORTUNITY

Use the equity in your home to help consolidate and pay for your holiday festivities. Apply today and start saving!

Now's the Time to Get Your Dream RV!

See how much we can save you by applying at www.harborlightcu.org or talking with an FSR.



All loans are subject to approval, and other restrictions may apply. Call to find out your individual rate. Offer ends 1/31/2023.



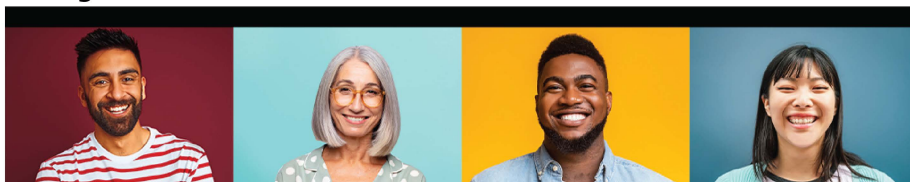
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Credit Union**

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Dreaming of an RV? Apply for a loan today, just in time for the Grand Rapids RV show!

Tax Savings!

You have to file taxes anyway, might as well save some money doing it.



Love My Credit Union®
rewards



H&R BLOCK

SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

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 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

2023 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 – Observed Monday, January 2
Martin Luther King Jr. Day – Monday, January 16
Presidents Day – Monday, February 20
Memorial Day – Monday, May 29
Juneteenth – Monday, June 19
Independence Day – Tuesday, July 4
Labor Day – Monday, September 4
Columbus Day – Monday, October 9
Veterans Day – Observed Friday, November 10
Thanksgiving Day – Thursday, November 23
Day After Thanksgiving – Friday, November 24
Christmas Day – Monday, December 25

LOOKING FOR OUR RATES?

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



**Federally Insured
by the NCUA**
NMLS#: 503928