



headlines

HARBORLIGHT CREDIT UNION
QUARTERLY NEWSLETTER · SPRING 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.



Annual Meeting

Wednesday, May 17, starting at 3:00 pm at Goodrich Park in Whitehall; two Director positions are up for election.



Celebrate Youth Week April 17-21

Visit our lobby for free financial information specific to our youth members, ages 2-17! Our theme is "Unleashed", and we invite you to participate in our fun games and win prizes 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!

You Asked, We Listened

Interested in more *relevant* alerts? Our updated mobile banking app will let you choose which notifications you receive - so you can focus on what matters most. You will be able to monitor account balances and activity, get deposit and withdrawal notifications and more.

These new alerts will be live on April 17th. On that day, log-in on your app and go to Settings to activate which alerts you want.

Please note existing alerts that you may have set up previously will need to be set up again.

GET MOBILE ALERTS THAT
ACTUALLY MATTER.



New Phone System Coming!

We will be upgrading our phone system towards the end of April. This new system will give us the ability to text and video chat too!! We are excited to serve you with many different ways to communicate soon.

All For the Cause



Last month the HarborLight Credit Union staff raised money for the Muskegon Rescue Mission. The staff hosted an abundance of fundraising efforts - selling flowers, raising money at the Muskegon Risers' games, and hosting a very successful *What a Catch Ice Fishing Tournament*. These efforts raised **\$1,728.70 for the Muskegon Rescue Mission**. Thank you for all of

your help and support.

Save the Date:
Wednesday, April 12
6 pm - 7 pm



Fraud Mitigation Workshop

- Most common scams
- How to spot scams
- What to do if it happens to you
- Much more!



Contact Sara Richards for more info. 231-894-5608 ext. 240.

Workshop will be held at HarborLight Credit Union at 2151 Cogswell Dr in Whitehall.

No Need to Stress

Protect yourself from the unplanned.

See a Financial Service Representative today about an **OVERDRAFT LINE OF CREDIT** or apply at www.harborlightcu.org.



INSUFFICIENT FUNDS

Loan terms and rates are subject to credit worthiness and are subject to change. All loans are subject to approval and other restrictions may apply.

**HarborLight Credit Union**
Federally Insured by the NCUA.

Ask for KASASA

Get rewarded for what you already do.

See a Financial Service Representative today about a **KASASA CHECKING ACCOUNT** or sign-up at www.harborlightcu.org.



**KASASA**

Membership restrictions may apply. Qualifications, rules, and limitations apply. Advertised information and rewards based on all account qualifications being met during each cycle period. Qualifications, rates, rewards, account specifics and restrictions may vary by KASASA account and by HarborLight Credit Union. Contact HarborLight Credit Union for account details and cycle dates.

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Still need to file your taxes?



**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.

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NMLS#: 503928