



## Holiday Loan Special

Loans as low as

**7.00% APR\***  
**for one year!**

Apply online at harborlightcu.org or stop and see one of our loan specialists today!

**Offer good through  
December 31, 2017.**

\*APR=Annual Percentage Rate. 7.00% APR=\$86.40 per \$1,000 borrowed for 12 months.

## Christmas Club Payout

Christmas Club funds were transferred to Regular Savings Accounts and available for withdrawal on October 1, 2017.

Congratulations to all Christmas Club accountholders on your saving efforts. If you would like to join these smart members and start saving for Christmas 2018, 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.

## Attention Snowbirds!

If you are traveling south for the winter, please complete a seasonal change of address form, available at the credit union. When you return in the spring, contact us to change your address back. Safe travels to all, and see you in the spring!

We've saved members over

# \$264,334.00

**in interest so far this year when they refinanced their higher rate loans with us!**

**Contact a loan officer today to find out how much we can save you!**

## Coming Soon: CardValet

CardValet® is a tool that allows you to proactively manage your debit card accounts through your smartphone.

To get started, all you need to do is download the CardValet app to your mobile device and follow the login instructions. The app is supported on Apple® and Android™ devices.

With CardValet, cardholders can define spending limits, turn their card on/off, set up alerts for when their card is used and much more.



## Same Day ACH Now Available

As of September 15, 2017, Automated Clearing House (ACH) debits are processed multiple times per day. Previously, only electronic credits made with your routing and account number were posted several times per day.

This conversion to "same day ACH debits" will enable you to have opportunities to make bill payments faster with fewer delays. Because payments are moving faster, be aware that debits can post to your account as soon as the same day the payment is initiated. If funds are not in your account when a payment is initiated, a fee may occur.

You can keep track of your account with one of our helpful services. We offer online banking, MARS Audio Response and the Touch Banking Mobile App.

## Work With Someone You Trust

The financial advisor located at the credit union offers personalized retirement, insurance and investment solutions designed to help you and your family realize a lifetime of financial security.

Call today for a no-cost, no-obligation appointment.



**James Bird**

Financial Advisor

Office: 231.894.5608, ext. 261  
Toll Free: 877.894.5557

HarborLight Financial Group  
Located at HarborLight Credit Union  
2151 Cogswell Dr.  
Whitehall, MI 49461



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# HarborLight Credit Union *Celebrates Principled Banking*

On October 19, 2017, HarborLight Credit Union will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day) and the foundational principles that make credit unions unique.

In honor of International Credit Union Day, HarborLight Credit Union will be at the Muskegon Lumberjacks game for Credit Union Night on Saturday, October 14.

Visit either branch of HarborLight Credit Union on October 19 and celebrate International Credit Union Day! We will have coloring pages and giveaways for adults (while supplies last)!

Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility and returning all profits to members. This year's theme is "Dreams Thrive Here," which aids as a reminder of how effective credit unions like HarborLight Credit Union are at helping all people chase and achieve their biggest dreams in life.

On ICU Day, HarborLight Credit Union joins more than 217 million credit union members around the world in celebrating the people-first principles that "illustrate how credit unions and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real."



## ATTENTION EARLY BIRDS, Santa & Mrs. Claus Are Coming!

Santa and Mrs. Claus are coming to the Main Branch on **Friday, December 8 from 3:00 pm – 5:00 pm.**

Watch your mailbox for further details and your FREE coloring page. Enter it in our contest to win a giant stocking full of toys and games!

## Congrats, Sheryl!

"Preparing Youth to Be Financially Responsible" is a mission that Sheryl Hogle takes very seriously. Sheryl was recently recognized at the National Youth Involvement Board (NYIB) conference in Massachusetts. Among all credit unions with assets less than \$150 million, she ranked first for the number of classroom presentations given and fourth for the number of students reached.

Sheryl Hogle operates two student-run credit unions located in Montague and Whitehall high schools, as well as two student-run branches at Montague and Whitehall elementary schools.

## IMPORTANT CONTACT INFO

**HarborLight Credit Union Office**  
231.894.5608  
Fax 231.894.9814  
Toll Free 877.894.5557

**Loans-By-Phone**  
800.214.7629

**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

[www.harborlightcu.org](http://www.harborlightcu.org)

## MAIN BRANCH HOURS

**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: 9:30 am – 5:00 pm  
Drive Up: 6:45 am – 6:00 pm

**Saturday**  
Drive Up: 9:30 am – 12:30 pm

2151 Cogswell Drive  
Whitehall, Michigan 49461

## BRANCH HOURS

**Monday – Friday**  
10:00 am – 6:00 pm

**Saturday & Sunday**  
Closed

2710 Holton-Whitehall Rd.  
Whitehall, Michigan 49461

## Holiday Hours

We are following the Federal Reserve's holiday schedule to better serve your banking needs. For holidays falling on Saturday, Federal Reserve Banks and Branches will be closed the preceding Friday. For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday.

**HarborLight Credit Union will be closed in observance of the following holidays:**

### THANKSGIVING

Thursday, November 23

### CHRISTMAS DAY

Monday, December 25

### NEW YEAR'S DAY

Monday, January 1

## LOOKING FOR OUR RATES?

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

