



Mark Your Calendar!
2016 Annual Meeting



Saturday, May 14, 2016

White Lake Eagles
1204 S. Lake Street, Whitehall, MI

Cocktails 6:00 pm

Dinner 6:30 pm

\$10.00 per person

Visit the credit union to purchase tickets or print the form from our website. Reservations must be received by Friday, May 6, 2016.

NEW!

2016 Holiday Schedule

In order to better serve our members, we are changing our holiday hours to the following, beginning in 2016:

Holiday Closings

Memorial Day

May 30, 2016

Independence Day

July 4, 2016

Labor Day

September 5, 2016

Columbus Day

October 10, 2016

Veterans Day

November 11, 2016

Thanksgiving Day

November 24, 2016

Christmas Eve – Open for a half day

December 24, 2016

Christmas Day

December 25, 2016

New Year's Eve – Open for a half day

December 31, 2016

GET YOUR LOAN ON!

See us for your next auto loan!

Or, bring in your current auto loan from another financial institution, and let us see how much you could save by refinancing it here.

**We have saved our members over
\$160,000 in interest on loans
refinanced here so far this year!**



DO YOU KASASA?



FREE Kasasa Checking includes:

- Refunds on other banks' ATM fees*
- Cash rewards, paid each month*
- Plus, your checking account is always free

*Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. Monthly debit card usage (have at least 12 debit card purchases post and settle), enrollment in online banking and receipt of electronic statements are conditions of these accounts. Enrollments in electronic services (e.g., online banking, electronic statements) are required to meet some of the account's qualifications. Limit one account per Social Security number. There are no recurring monthly service charges or fees to open or close this account. Contact a HarborLight Credit Union service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA.

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



Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC Insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CBSI-923297. 1-0514-0616



NEWS YOU CAN USE

It's Time to Save to Win

Build your savings and get chances to win quarterly prizes of \$5,000, plus monthly cash prizes!

Remote Deposit Capture Coming in April!

With Remote Deposit Capture, you can deposit checks you receive without making a trip to the credit union! Simply snap a picture of the check while logged in to your mobile app, and it will automatically post to your account. It's that simple!

Interested in Volunteering? If you would like to nominate yourself for either of the following positions, please contact Linda Hughey at 231.894.5608, ext. 230. The deadline to have your name on the ballot is April 14. Nominations will also be taken from the floor at the Annual Meeting.

Board of Directors: Two positions (three years each)



Celebrate Youth during the Week of 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 2-18!

Credit Union Scholarship Notice

The credit union will be awarding four \$500 college scholarships to two lucky senior boys and two lucky senior girls. Applicants or their parents or grandparents must be members of the credit union. An application may be printed from our website or picked up at the credit union and should be completed and returned by Friday, May 13, 2016. Entries are limited to one per applicant. A random drawing for the winners will be held at the credit union's Annual Meeting at the White Lake Eagles in Whitehall on Saturday, May 14. Applicants need not be present to win. Winners must provide proof of college enrollment in order to receive their scholarship funds.



Student Choice Loan Program

- No Origination Fees
- Flexible Repayment Options
- For more information, call Sheryl at 231.894.5608, ext. 240.

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

Lost HCU Visa® Credit Card

9:00 am – 5:00 pm
800.828.3901

After Hours and Weekends

800.991.4961

Lost HCU MasterMoney™ Debit Card

During Business Hours
231.894.5608, ext. 232
After Hours and Weekends
800.472.3272

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

Saturday

Drive Up: 9:30 am – 12:30 pm

www.harborlightcu.org

2151 Cogswell Drive
P.O. Box 159
Whitehall, Michigan 49461

26535 – Headline – 0416



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Businesses Save

10% or 15%

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

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- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint



Be sure to mention this code for your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM



Credit union membership validation is required.

Credit approval req. **Early Termination Fee** (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. **Other Terms:** Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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LOOKING FOR OUR RATES?



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

