



## New Branch Update

We are planning on opening our new satellite branch at the beginning of March 2017. As previously stated, this branch will feature concierge-style lobby service. Visit our main branch for a demonstration of this innovative approach to service. The new branch self-service drive-up will consist of three ATMs that will be available for use 24 hours a day, 7 days a week. You will be able to deposit, withdraw and transfer funds, make loan payments, and receive cash advances from your credit card. Visit our website at [harborlightcu.org](http://harborlightcu.org) and our Facebook page for details regarding the grand opening and to view pictures/aerial footage of the new branch, courtesy of Greg Johnson – Air Time Photography.



## Christmas Club Accounts

You can begin saving for the next holiday season by opening a Christmas Club Account today! Deposits are taken directly out of your paycheck and released for withdrawal on October 1. For more details, talk to any teller.

## Attention, Debit Mastercard Users

HarborLight Credit Union is helping to protect you from debit card fraud. During 2017 we will be upgrading your debit Mastercard® with EMV chip technology, which brings greater security to every transaction. This technology reduces the potential for fraudsters to create counterfeit cards due to dynamic data created during a transaction. Every time your card is used for payment, the chip creates a unique transaction code that cannot be used again.

## Ask how you can USE ANY ATM, NATIONWIDE.

## Ask for

# 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.

## Our Visa Credit Card Will Help You Get The Things You Need!



Whatever purchase you need to make, HarborLight Credit Union can help. Our Visa® credit card offers the convenience of cash with the ability to pay later, plus complete fraud protection. Stop by HarborLight Credit Union today and let one of our credit card specialists show you the benefits of a HarborLight Credit Union Visa credit card.

## 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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## 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

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

2151 Cogswell Drive  
Whitehall, Michigan 49461

**26535 – Headline – 0117**



NEWS YOU CAN USE

### ANNUAL PET FOOD AND SUPPLIES DRIVE:

Now through January 31, 2017

### WHITE LAKE COMMUNITY BUSINESS EXPO:

March 11, 2017, 8:00 am - 12:30 pm, Whitehall High School

### SCHOLARSHIPS:

The credit union will be awarding four \$500 college scholarships to two lucky senior boys and two lucky senior girls at the Annual Meeting on May 6, 2017. Applications can be printed from our website or picked up at the credit union. For complete details, visit our website at [www.harborlightcu.org](http://www.harborlightcu.org).

### IRA DEADLINE:

April 15, 2017, is the deadline to make contributions to your IRA for 2016.

### TAX TIME!

HarborLight Credit Union has all the information you'll need to meet your tax-time challenges. Visit our website at [www.harborlightcu.org](http://www.harborlightcu.org). Tax Forms: We will be mailing IRS Form 1099-INT to members who earned \$10 or more in interest on their credit union savings accounts in 2016. We will also mail IRS Form 1098 to members who paid \$500 or more in interest on a credit union mortgage during 2016 and Form 1099-R for any IRA withdrawals.

**Routing Number:** If you are using direct deposit for your tax return, the credit union routing number is: 272485990. Make sure to use the account number on your yellow member card, not the number on your checks or statement.

## Student Choice Loan Program

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



## 2017 Holiday Schedule

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:**

**NEW YEAR'S DAY**  
Monday, January 2

**MARTIN LUTHER KING, JR. DAY**  
Monday, January 16

**PRESIDENTS DAY**  
Monday, February 20

**MEMORIAL DAY**  
Monday, May 29

**INDEPENDENCE DAY**  
Tuesday, July 4

**LABOR DAY**  
Monday, September 4

**COLUMBUS DAY**  
Monday, October 9

**VETERANS DAY**  
Friday, November 10

**THANKSGIVING**  
Thursday, November 23

**CHRISTMAS DAY**  
Monday, December 25

[lovemycreditunion.org](http://lovemycreditunion.org)

Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save

10%

Business Members Save

15%\*

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint national handset offers and promotions.

Restrictions apply. \*May be req. up to new 2-yr agmt/activation per line.

Learn more

- Call: 877.SAVE.4.CU
- Visit: [SprintStoreLocator.com](http://SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Be sure to mention this code for your discount

- Members: NACUC\_ZZM
  - Business Members: NACUC\_ZDS\_ZZM
- Credit union membership validation is required.



## LOOKING FOR OUR RATES?

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



Activ. Fee: may req. up to \$30/line. Credit approval req. Early Termination Fee ([sprint.com/etf](http://sprint.com/etf)): After 60 days for CL only, up to \$350/line. SDP Discount: Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company/org.'s agreement with Sprint and is avail. upon request for select monthly data svc. charges. Discount only applies to data svc. for Better Choice Plans, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Limit one SDP discount per account. CL Discount: Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company/org.'s agreement with Sprint and is avail. upon request for select monthly data svc. charges. Discount only applies to data svc. for Better Choice Plans, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Limit one CL discount per account. Other Terms: Offers and coverage not available everywhere or for all phone/networks. Restrictions apply. See store or [sprint.com](http://sprint.com) or [lovemycreditunion.org/Sprint](http://lovemycreditunion.org/Sprint) for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 09/2016 137822