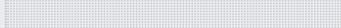




Christmas Club Accounts

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.



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

New Year's Day
January 1, 2016

Martin Luther King, Jr. Day
January 18, 2016

Washington's Birthday
February 15, 2016

Memorial Day
May 30, 2016

Independence Day
July 4, 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

We Saved Members **ONE MILLION DOLLARS** in Interest on Loans Refinanced with Us in 2015!

How much can we save you? Visit our loan department today to find out.



Ask How You Can **USE ANY ATM, NATIONWIDE.**

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

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

262535-Headline-0116



NEWS YOU CAN USE

Annual Pet Food and Supplies Drive:

Now through January 31, 2016

White Lake Community Business Expo:

March 12, 2016, 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 14, 2016. Applications can be printed from our website or picked up at the credit union. For complete details, visit our website at www.harborlightcu.org.

IRA Deadline:

April 15, 2016, is the deadline to make contributions to your IRA for 2015.

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.

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 2015. We will also mail IRS Form 1098 to members who paid \$500 or more in interest on a credit union mortgage during 2015 and mail 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



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 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 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 before August 31, 2016, in order to receive their scholarship funds.

LOAN RATES

As of 09/03/15

	APR	(As Low As)*
Auto.....	2.25%	
RV.....	4.00%	
Boat.....	4.00%	
Share Secured.....	5.15%	
Home Equity.....	4.50%	

*With PerkPoints



SAVINGS RATES

As of 12/02/15

	RATE	APR	AREA AVG. APY*
Regular Shares.....	0.050%	0.05%	
Clubs.....	0.050%	0.05%	
MMA/HY<25K.....	0.150%	0.15%	0.08%
MMA/HY>25K.....	0.200%	0.20%	0.14%
MMA/HY>75K.....	0.250%	0.25%	
IRA Shares.....	0.100%	0.10%	0.25%

SHARE AND IRA CD RATES

As of 12/02/15

	AREA RATE	APR	AVG. APY*
Save To Win CD.....	0.200%	0.20%	
3 Month.....	0.200%	0.20%	0.06%
6 Month.....	0.300%	0.30%	0.14%
1 Year.....	0.400%	0.40%	0.21%
18 Month.....	0.499%	0.50%	0.16%
2 Year.....	0.598%	0.60%	0.32%
2 Year Jumbo.....	0.698%	0.70%	
3 Year.....	0.946%	0.95%	0.48%
3 Year Jumbo.....	1.045%	1.05%	
4 Year.....	1.243%	1.25%	0.70%
4 Year Jumbo.....	1.342%	1.35%	
5 Year.....	1.539%	1.55%	0.94%
5 Year Jumbo.....	1.638%	1.65%	

Penalty for early withdrawal. All loan and deposit rates subject to change. *APY=Annual Percentage Yield. Call the credit union for more information.