headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • SPRING 2020

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, 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 1, 2020. Entries are limited to one per applicant. A random drawing of the winners will be held at the credit union's annual meeting at the main branch on Friday, May 15. Applicants need not be present to win. Winners must provide proof of college enrollment before September 30, 2020, in order to receive their scholarship funds.

Don't Let a Loan Payment Cloud Your Horizon – We're Here to Help with New Loan Solutions

We appreciate your loyal membership and are here to help navigate these uncharted waters. We are aware that members may need assistance with loan payments, and we have some solutions to offer.

First, we are announcing an all-new Skip-A-Pay program. This program allows members to skip up to two payments per calendar year with no questions asked. Until further notice, we will not be charging any fee for our Skip-A-Pay program. Please note this program does not apply to Visa®, Home Equity or Mortgage loans. You can find the Skip-A-Pay form on our website, and don't hesitate to call or email us with questions.

If you need additional assistance regarding your HCU loan obligations, we want to help. We will look at each situation on a case-by-case basis and explore creative solutions to help relieve financial stress. Please contact a member of our loan solutions department for assistance.

Mark Your Calendar

2020 Annual Meeting

✓ Attend the Business Meeting

Friday, May 15, 2020

HarborLight Credit Union, 2151 Cogswell Drive, Whitehall, MI 49461

- ✓ Vote on two Board of Director positions up for election, and receive HCU swag.
- ✓ Refreshments will be served all day in the lobby.
- ✓ Hors d'oeuvres will be served at 3:30 pm.
- ✓ Business Meeting will begin at 4:00 pm.

Celebrate Youth During the Week of April 20-24

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!

The theme is Money Magic, and we're pulling these exciting extra rewards out of our hat:

- 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 there!

Hands that look clean can still have icky germs!

IMPORTANT CONTACT INFO

HarborLight Credit Union
Call or Text 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

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 Up: 9:00 am – 5:00 pm

Friday
Lobby: 9:00 am – 5:00 pm
Drive Up: 8:00 am – 6:00 pm

Saturday
Drive Up: 9:30 am – 12:30 pm

Holton-Whitehall Road

2710 Holton-Whitehall Road
Whitehall, MI 49461

Monday – Friday
10:00 am – 6:00 pm

Saturday & Sunday
Closed

Spring Clean Your Finances

After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. Now that tax season is over, it's a great time to regain control of your finances. When you de-clutter your accounts, paperwork and budget, you'll find it's a lot easier to make the most of your money.

Roll up your sleeves, dust off your statements and follow these tips for finances that sparkle:

Streamline your banking. Close up old accounts, switch to online bill pay and sign up for e-statements to reduce paper waste. Shred old account statements, expired warranties, old Social Security statements and tax documents more than seven years old.

Consolidate your debt. Consider rolling all your high-interest payments into one low-rate personal loan. Close credit cards you don't need and create a payment strategy to lower your debt. Plan to pay off credit cards with the highest interest rates first. We offer a low-rate credit card – ask us for details.

Organize your savings. Many households have multiple savings accounts, including IRAs, CDs and 401(k)s. Consider moving all your savings plans to one place and consolidating all IRAs into one account. Talk to your employer about moving old 401(k) accounts into the one at your current job or rolling them to a self-directed IRA. Finally, increase your 401(k) savings so, at a minimum, you are saving enough to earn a full match from your employer.

Plan your estate. Update or create your will. It's a fairly easy and inexpensive process that people often put off for obvious reasons. If you have any property (car, house, land, flat-screen TV, etc.), a will prevents lengthy legal battles and guarantees that the right people receive your belongings upon your passing.

Need help tidying up? Stop by either of our Whitehall locations or give us a call. We'd be more than happy to help you clean up your finances!

2020 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, all Federal Reserve offices will be closed the following Monday.

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

Memorial Day, Monday, May 25

Independence Day, Saturday, July 4

Labor Day, Monday, September 7

Columbus Day, Monday, October 12

Veterans Day, Wednesday, November 11

Thanksgiving Day, Thursday, November 26, and Friday, November 27

Christmas Eve, Thursday, December 24 (Closed ½ Day, PM)

Christmas Day, Friday, December 25

New Year's Eve, Thursday, December 31 (Closed ½ Day, PM)

CREDIT UNION MEMBERS **CAN SAVE HUNDREDS ON CAR INSURANCE**

See how much you could save — visit LoveMyCreditUnion.org/TruStage today for your FREE, no obligation quote.

truSTAGE® TruStage Insurance Agency

LOVE MY CREDIT UNION® REWARDS

TruStage® Auto & Home Insurance Program is made available by TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

AHE, AHL-1592177.4-0916-1018

LOOKING FOR OUR RATES?

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

EQUAL OPPORTUNITY LENDER

Federally Insured by the NCUA

NMLS#: 503928