headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • WINTER 2020

Interested in Volunteering?

There are two positions up for re-election in 2020 on the Board of Directors. If you are interested in volunteering on the credit union board, please contact Rita Kosheba from the Nominating Committee at 231.740.9494 no later than March 5, 2020. She can answer any questions you may have about qualifications to serve and responsibilities of the job.

Scholarship Opportunities

The credit union will be awarding four $500 college scholarships to two lucky senior boys and two lucky senior girls at the Annual Meeting. Applications can be printed from our website or picked up at the credit union. For complete details, visit harborlightcu.org and click on Youth Financial Education.

The holidays are meant for joy, but financial stress can take over after all of the gift giving, family gatherings, travel and decorations. Here are some ways we can help:

Transfer your high-rate credit card balances (including those store-specific cards with your holiday spending) over to our lower rate Visa® card. You'll save so much interest, plus there is no annual fee and no balance transfer fee.

Refinance your auto loan from another institution with us and delay your first payment for 60 days.

Ask about our Life Happens loan – which is an easy, affordable loan you can use for nearly any expenses.

To learn the details about any of the options above, please contact us or visit our website at www.harborlightcu.org. You can conveniently apply for our Visa, auto loan, Life Happens loan and much more right on our website.

HarborLight CU Members Can Get $200 From Sprint

You get $100 per line on up to two lines when you switch to Sprint® Plus, receive a $100 loyalty reward every year! That means savings of more than $600 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register your new lines at LoveMyCreditUnion.org/SprintRewards.
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty! Register now to receive a $100 loyalty cash reward every year starting after your first year of service.

Cash via deposit: $100/line, max 2 lines. Req. new line activ. on eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of activ. Loyalty Reward: Via deposit. $100/yr./acct. Unlimited Basic: after 1/31/2021 pay $60/mo for line 1, $40/mo for line 2 and $20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2 Mbps. Data deprioritization during congestion. Other mo. charges apply.

Congratulations!

Gregory Johnson was our $650 65th Anniversary Drawing winner.

Congratulations to Gregory Johnson, the $650 winner for our 65th Anniversary Drawing. Thank you to everyone who shared their personal HarborLight stories with us. We look forward to celebrating many more special anniversaries and experiences with you all in the years to come.

Training and Team Building

Our 2019 training day was filled with teamwork and fun. It was an opportunity for us to "give back" and deliver thank you gifts, as well as play some kickball. We had a great time!

Mark Your Calendar

White Lake Community Business Expo
March 21 | 8:00 am – 12:00 pm | Whitehall High School

HCU/Boardwell Mechanical Easter Egg Hunt
Details will be coming soon.

IRA Deadline
April 15 | Deadline to make your contributions to your IRA for 2019

Our Community Event Memories

Pumpkinfest

Winners from the Pumpkinfest Contest

Holiday Walk

Christmas Parade

IMPORTANT CONTACT INFO

HarborLight Credit Union
Call or Text 231.894.5608
Fax 231.894.9814
Toll Free 877.894.5557

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

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, 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, Wednesday, January 1
Martin Luther King Jr. Day, Monday, January 20
Presidents Day, Monday, February 17
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, & 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)

LOOKING FOR OUR RATES?

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

EQUAL OPPORTUNITY LENDER

Federally Insured by the NCUA

NMLS #503928