headlines

HARBORLIGHT CREDIT UNION • QUARTERLY NEWSLETTER • SUMMER 2020

Member Picnic and Community Picnic

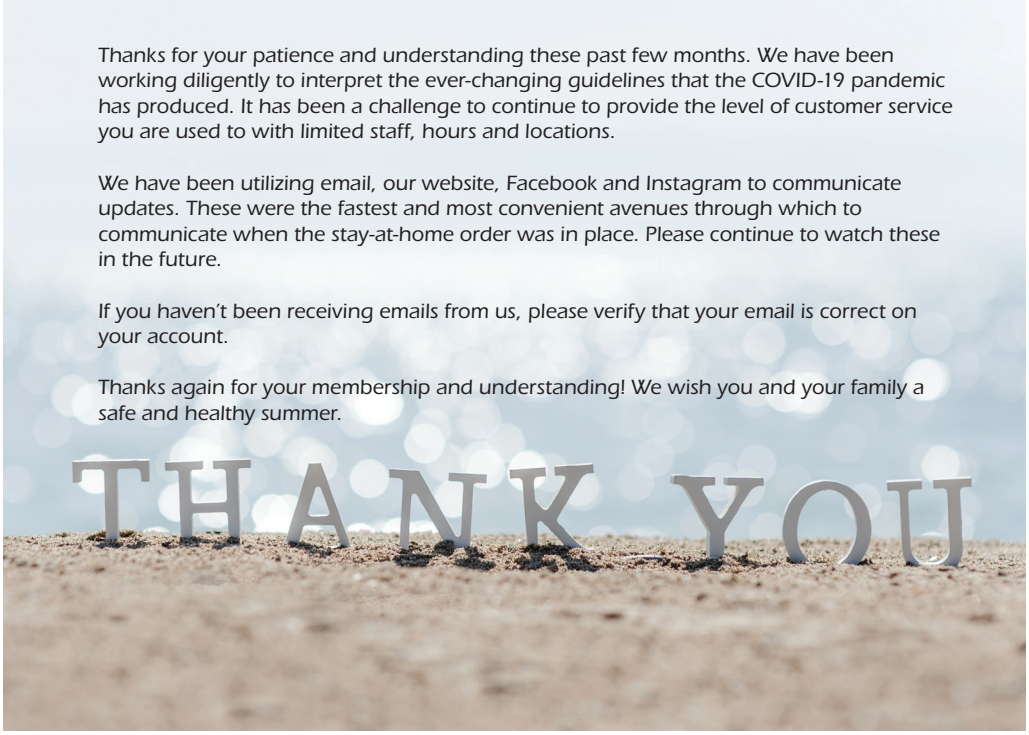
For your safety and well-being, we have decided to postpone the Member Picnic and Community Picnic at this time. Please watch social media and our website for updates.

Mark Your Calendar

2020 Annual Meeting

August 17, 2020, at 2 pm
Goodrich Park in Whitehall

Vote on two Board of Director positions up for election, and receive HCU swag. We hope to see you there!



Notice of Change in Terms:

We have revised and updated the following:

Member Service Agreement and Business Service Agreement – Effective August 1, 2020. Access a summary of changes now, with a complete new Agreement available July 1, 2020, at harborlightcu.org.

Funds Availability Policy – Effective July 1, 2020. For the following hold policies, amounts have been increased as shown below.

Reservation of Right to Hold – The first **$200** ***(now increased to $225)*** of your deposit will be available on the first business day.

Longer Delays May Apply – We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than **$5,000** ***(now increased to $5,525)*** on any one (1) day.

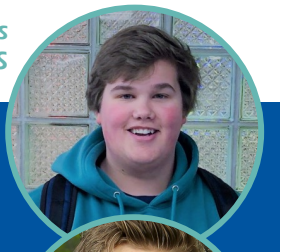
Special Rules for New Accounts:

- Funds from deposits of cash, wire transfers and the first **$5,000** ***(now increased to $5,525)*** of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit.
- Any excess funds over **$5,000** ***(now increased to $5,525)*** will be available on the ninth business day.

HarborLight Credit Union

2020 Finance/Business Scholarship Winners

Braxtyn Collins
Montague HS

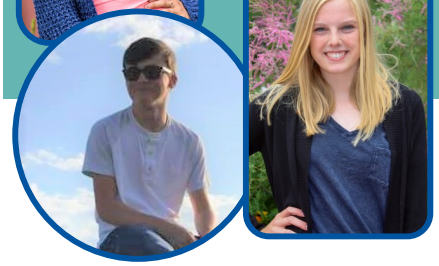


Matthew VanHerweg
Whitehall HS

Bailey Gilbert
Coopersville HS

Jackson
VanBergen
Whitehall HS

2020 Scholarship Drawing Recipients



Justin DeMarais
Montague HS

Marcie Schreur
Calvary Christian HS

HarborLight Credit Union would like to congratulate the 2020 Graduates and Scholarship Winners!

Love My Credit Union® rewards

Members Save 40% on a One-Year Membership

A Sam's Club membership more than pays for itself with exclusive savings on the things you need, the things you love, and all sorts of unexpected things.

Plus, HarborLight Credit Union members can now save 40% on a one-year membership at Sam's Club so there is no better time to join. Visit lovemycreditunion.com to learn more.

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

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:

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)

LOOKING FOR OUR RATES?

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

EQUAL OPPORTUNITY LENDER

Federally Insured by the NCUA

NMLS#: 503928