



Stay Protected

Opt in for overdraft privileges



Free Financial Education and Counseling

As a valued member and as a benefit of being a Safe Harbor Credit Union member, you have **FREE** access to Accel, a comprehensive financial counseling and education program.

Accel offers free, immediate and confidential financial counseling by phone without an appointment 6 days-a-week.



Your counselor will thoroughly assess your household income and expenses, find places for you to save, and develop a customized budget and action plan for achieving your financial goals.

Accel counselors are available to assist you Monday through Thursday 8:00 a.m. to 10:00 p.m., Friday 8:00 a.m. to 7:00 p.m., and Saturday 9:00 a.m. to 1:00 p.m. You can reach them by calling 1-877-33ACCEL (322-2235) or visit them on the web at www.accelservices.org.

Federal lawmakers have created new rules governing overdraft protection programs that go into effect on July 1, 2010. As a result, you now have an option concerning whether you want to continue to have our overdraft service cover your ATM and everyday debit card transactions. **Please note:** This opt-in rule **ONLY** applies to ATM and everyday debit card transactions and does NOT pertain to overdraft protection services associated with written checks or recurring debit transactions, such as regularly scheduled bill payments.

Why Opt In?

Our overdraft protection is designed with your protection and convenience in mind. The vast majority of our members do not overdraw their accounts and incur fees, however life doesn't always go according to plan, and overdrafts do occur. Without overdraft protection, your ATM and everyday debit card transactions may be declined if you attempt to make a transaction without sufficient funds.

What do I need to do?

For existing accounts: If you DO NOT opt in, beginning August 15, 2010, your ATM and everyday debit card transactions will NOT be protected under our overdraft protection unless you opt in.

How to Opt In?

Stop by the credit union or visit www.safeharborcu.org to print the opt in form. Once the form is completed, you can drop it off or fax it to 231.845.7654. You can also mail it to us at P.O. Box 980, Ludington MI 49431. For more information or if you have any questions, please call us, visit www.safeharborcu.org, or email us at information@safeharborcu.org

Using your SHCU VISA Card is now even MORE rewarding!



There's a world of name-brand merchandise and travel waiting for you at Safe Harbor Credit Union—and it's FREE with your participation in the ScoreCard Reward Bonus Points Program. Participation is automatic. There's no paperwork for you to complete, and nothing for you to do to earn points but shop with your SHCU VISA card. What could be easier?

Some of the ScoreCard Program's features include:

- Choice of travel or merchandise rewards

- Earn one point for every dollar spent on qualifying purchases
- Redeem as little as 2,000 points
- Points are valid for 6 years

For more information about the ScoreCard Rewards program or to check your point balance or browse the reward catalog, visit www.safeharborcu.org and click on the ScoreCard icon.

Start shopping today and you'll start rewarding yourself before you know it!

Funds Availability Policy



Non-local Checks Revision of Funds Availability Policy (Regulation CC)

The Federal Reserve Bank's final consolidation of regions for paper check processing to Cleveland took effect on February 26, 2010. The move to a single paper check-processing region means that all checks will be considered as local checks. This means that the longest delay for the funds would be the 2nd business day after the day of deposit. Before this consolidation a non-local check could be delayed up to five business days after the day of the deposit. Please read our complete Funds Availability Policy below as longer delays may apply in some cases.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts. Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive your deposit. Once the funds are available, you can withdraw the funds in cash and we will use the funds to pay transactions that you have authorized. However, even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, **every day is a business day except Saturdays, Sundays, and Federal Holidays.** If you make a deposit before closing on a business day, we will consider that day to be the day of deposit. However, if you make a deposit after closing or on a day that we are not open, we will consider the deposit made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check

available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the **second** business day after the day of your deposit. However, the first \$100 of your deposit will be available on the first business day after the day we receive your deposit.

If we are not going to make all of the funds from your deposit available according to the previously stated availability schedule, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, we may delay your ability to withdraw funds deposited by check into your account for an additional reasonable period of time for one or more of the following reasons:

- We received notice that the check is being returned unpaid;
- If you make check deposits on any one day that will exceed \$5,000;
- If you redeposit a check that has been returned unpaid;
- If you have repeatedly overdrawn your account in the last six months;
- If your account has been open less than 30 days;
- If an emergency condition arises that would not enable us to make the funds available to you, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the **seventh** business day

after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member and your account has been open for 30 days or less, the following special rules may apply.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 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 if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the **seventh** business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the **seventh** business day after the day of your deposit.

SPECIAL PROVISIONS

If we cash a check that is drawn on another financial institution, we reserve the right to place a hold on a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) will not be available until the first business day after the day of a member's deposit.

Reg GG Notification



Prohibition on Unlawful Funding of Internet Gambling

The Unlawful Internet Gambling Act of 2006 prohibits Safe Harbor Credit Union from processing restricted transactions through your business account.

Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006, The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling.

The Dept of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act. As defined in Regulation GG, unlawful internet gambling means to "place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made".

As a customer of Safe Harbor Credit Union, these restricted transactions are prohibited from being processed through your account or banking relationship with us. If you do engage in an internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.



SHCU Members save \$15 per item with FTD

Have a special occasion coming up or just want to let someone know you're thinking of them? As a SHCU member, you can save \$15 per item with FTD through "Invest in America," the credit union member rewards program.

Just visit http://www.lovemycrreditunion.org/FTD_384.html and click on the SAVE NOW button to get started. Save big while making someone's day with FTD through Invest in America.

Save, Invest and Donate with DIRECTV

Thanks to a partnership with Safe Harbor Credit Union and the Invest in America Member Rewards Program, members can now get DIRECTV at a great value — plus cash in your checking or savings account! And when you subscribe, we'll make a donation to the Children's Miracle Network.

When you subscribe to DIRECTV through Member Rewards, you'll receive:

- \$60 off* of your subscription, on top of other DIRECTV promotions
- \$15 deposited into your credit union checking or savings account.
- \$10 donated from DIRECTV and Invest in America to the Children's Miracle Network

As a DIRECTV customer, you'll receive:

- America's #1 rated satellite TV service for the past 15 years
- Service ranked higher in customer satisfaction over major cable providers — for 9 years in a row
- The most HD channels
- More sports channels



Ever think that watching TV would put money in your account and help make children's dreams come true? Well, now's the time to make it happen. To learn more about DIRECTV and the Invest in America Member Rewards Program, visit http://www.lovemycrreditunion.org/DIRECTV_531.html

**\$60 off is a \$5/month savings for the first 12 months of your new DIRECTV subscription.*

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Harbor Highlights

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Small Business is
BIG NEWS
at Safe Harbor CU



That's right! We now offer business loans!



Stop in and see Janetta, call her at 231/843.2323 or email her at jmaxwell@safeharborcu.org



Help us raise money for the Ludington Library's Just Imagine Expansion

Safe Harbor Credit Union, together with the Mason County District Library is recycling and would like your help. We are recycling used cell phones, empty laser, fax, copier, and inkjet cartridges as well as laptops, Palm Pilots, iPods, video games, GPS systems, DVD's and digital cameras for two reasons. First we are trying to preserve our environment by keeping these harmful items out of landfills, and secondly, to raise funds for the Ludington Library's Just Imagine Expansion.



How can you help? You can turn your "trash into our treasure" and feel good about helping the environment all at the same time. Most people have used cell phones to dispose of and almost everyone uses cartridges, either at home or at work. They come from fax machines, copiers and printers. By donating these used items you can assist the Ludington Library with earning much needed funds for the Just Imagine Expansion.



All items can be dropped off at the following locations:

Safe Harbor Credit Union
1200 E Tinkham Ave
Ludington
231.843.2323

Ludington Library
217 E. Ludington Ave
Ludington
231.843.8465

Scottville Library
204 E. State St
Scottville
231.757.2588



It's Me 247 Mobile Web Banking is now available!

There are essentially three types of mobile banking: web, app, and text. Our first phase is mobile web banking - but we're working on app and text banking for you too!

When you go to www.safeharborcu.org using a mobile device, you will be directed to a mobile version of our site. Simply click on the login button on the right side of the screen and you will be automatically redirected to a version of It's Me 247 with views optimized for web browsers on mobile devices.

Why use mobile banking?

It's easy and secure! And it's Free*!

With mobile banking you can

- Access your accounts to check balances
- Transfer money between accounts
- Manage your accounts on the go ...anywhere your phone goes!

*Check with your mobile carrier for web access rates.

1200 E. Tinkham Avenue • P.O. Box 980
Ludington, MI 49431

Phone: 231/843-2323 • Toll Free: 866/570-7233

www.safeharborcu.org

Email us at information@safeharborcu.org

Your Success is Our Success - We Belong To You!