

Why throw away
your money?

Sprint

The Now Network™

With the Sprint Credit Union
Member Discount Plan, you'll get:

- **10%** off most regularly priced Sprint service plans
- **15%** off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com

Call 877.SAVE.4.CU (877.728.3428)
Visit your local Sprint retail location.

Just tell them you're a credit union
member to get this exclusive offer.

Ask them to be
attached to the
NACUC_ZM
Corporate ID.



Keeping Shared Branching Transactions Safe!

Protecting you and your money is
important to us!

To maintain the security of your
accounts, two new rules went into
effect February 1, 2011:

Valid Picture ID

Whenever you visit an Xtend Shared Branch
Credit Union to perform a transaction, you
will be **REQUIRED** to provide a valid picture
ID (driver's license or other government
issued ID).

Know your account number

The other requirement that went into effect
on February 1 is that you now need to know
your **complete account number** in order to
be served by a shared branching teller.

We appreciate your cooperation!



**Xtend Shared Branching gives you the
convenience of accessing your Safe
Harbor account at over 195 credit
union locations across the country**

Look for the Xtend CU Shared Branch logo
to perform transactions like:

- Withdrawals
- Deposits
- Loan Payments
- Transfers

For a complete listing of Xtend Shared
Branches, visit www.safeharborcu.org
and click on the orange Xtend button on
the left side of the screen.

ISSUE

04

SPRING/SUMMER
2011

Harbor Highlights

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Opt in: Choose overdraft

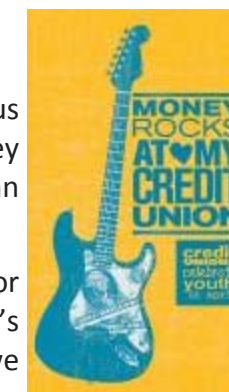
Have you ever been in the
checkout line and had your
debit transaction declined
because you don't have enough
money in your checking
account? Very frustrating—and
even a little embarrassing.

Safe Harbor is now allowing
members to opt in for overdraft
protection on your everyday
debit card transactions. You
can now choose if you want
SHCU to allow an underfunded
transaction to process or not.

Safe Harbor Celebrates Youth in April!

Visit Safe Harbor Credit Union during the month of April and help us
celebrate National Credit Union Youth Month. This year's theme, "Money
Rock\$ at My Credit Union," shows youth and teens how Safe Harbor can
help them meet their financial goals.

Whether young members are saving up for a vintage guitar, a new iPod, or
even a college degree in music, we're ready to lend a hand. That's
because Safe Harbor Credit Union is for members, by members, and we
care about youth....and their dreams.



Any youth member that makes a deposit during the month of April, will receive a
special rockin' prize. We will also have special drawings for our Smart Start
account holders and oN yOUR wAY account holders (see page 2 for more details on
these accounts)...and make sure to stop by the Credit Union on Friday April 22nd for
cake, punch, and prizes for all our youth members. Keep up to date on youth month
activities by visiting www.safeharborcu.org.

ANNUAL MEETING Notice of 59th Annual Meeting

Our 59th Annual Meeting will be held Wednesday April 13, 2011 at the Knights of Columbus
Hall, located at 301 N. Jebavy Drive, Ludington. The doors will open at 5:30 p.m. with the
business meeting call to order beginning at 6:00 p.m.

Three positions on the Board of Directors will be up for election, with all incumbents seeking
re-election. Voting is open to members ONLY, who are 16 years and older. Any member
interested in running for a position on the board of directors must submit a request in writing
to the attention of Jean Mazur or Bonnie Mazur. Your request must be received at the credit
union by the close of business on Friday April 8, 2011.

Food and beverages will be served buffet style after the
business meeting; there is no charge. Prizes will be awarded
after the business meeting and before the meal. **YOU MUST
BE PRESENT TO WIN!**

Tickets are required to attend this EXCITING EVENT! Please
RSVP (by requesting your tickets) in person, by phone, or via
our website, www.safeharborcu.org. This ticket will also be your entry ticket for the prizes.



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www.safeharborcu.org

Email us at information@safeharborcu.org

Your Success is Our Success - We Belong To You!



Safe Harbor Credit Union

Annual Withholding Notice !

Payments from your IRA are subject to federal income tax
withholding, unless you elect no withholding.

You may change your withholding election at any time prior
to your receipt of payment. To change your withholding
election, complete the appropriate form provided by your
credit union.

Withholding from IRA payments, when combined with other
withholding, **MAY** relieve you from payment of estimated
income taxes. However, your withholding election does not
affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your
withholding and estimated tax payments are insufficient.



You choose....opt in for courtesy
pay protection in the event of
an overdraft **OR** let your
overdrawn debit transaction get
denied at the point of purchase.
Think of opting in as a safety
net - it's there if you need it and
it's free until you use it. In the
event that we cover your
overdraft, the fee is \$25. **Isn't
peace of mind the way to go?**

Opt in now

You can choose to add
this courtesy pay
coverage to your
checking account by
asking us to authorize
and pay overdrafts on
your everyday debit card
transactions. Visit
safeharborcu.org and
click on the opt-in button
or stop by the credit
union to discuss your
options!



Designed Especially for "You" th

Introducing the Smart Start savings club for youth members ages 8-15



Safe Harbor Credit Union wants to help teach your children (and grandchildren) about money, financial responsibility, and show them how to build a strong foundation for their future.

Smart Start Account when they reach the age of 8. Once they are eligible for the Smart Start account, they can immediately begin enjoying the benefits of this account, such as:

- A free savings account with no minimum balance
- Children are eligible for Youth High Yield Time Deposits*
- Invitations to special events throughout the year
- Special Smart Start Deposit Rewards Program*
- Report Card Rewards*

- Unlimited minutes of Online Banking
 - Automatic upgrade to an ON YOUR WAY account at the age of 16
- *please visit www.safeharborcu.org and click on the "Smart Start" tab for more information about these features

Come see us **TODAY** and ask for your Smart Start Deposit Rewards Card so your child can start earning fun rewards!

That's why we created the Smart Start Account, a youth account for children ages 8-15, designed to encourage kids to begin good savings habits.

Your children (and grandchildren) are automatically enrolled in the

Introducing the oN yOUR wAY aCCOUNT for youth members ages 16-26

oN
yOUR
wAY
aCCOUNT

Inheriting the world is a big job but someone has to do it...you know more about today's world...and can't remember a time without computers or the internet.

This is the time in your life when you need to learn to be financially savvy. That's where we come in. Safe Harbor Credit Union wants to be that reliable source to point you

in the right direction, give you sound financial advice, educate you, and help get you oN yOUR WAY.

That's why we created the oN yOUR wAY aCCOUNT, an account designed for young adults ages 16-26, to get you oN yOUR WAY.

You are automatically enrolled in the oN yOUR wAY aCCOUNT when you reach the age of 16. Once you are eligible for the account, you can begin enjoying the benefits, such as:

- A FREE checking account with no minimum balance
 - Oops! Refunds*
 - FREE online banking, bill payment, and eStatements
 - Special On Your Way website*
 - College Scholarships*
 - FREE Re-loadable Debit Card with FREE Re-loads*
 - Family Auto Loan Program*
- *please visit www.safeharborcu.org and click on the "oN yOUR wAY" tab for more information about these features

....don't forget to visit the special On Your Way website, designed to educate, inspire, and REWARD you with things like ipods, Wiis, and digital cameras, just for visiting the website. What a concept, getting rewarded for learning.... Visit www.safeharborcu.onyourway.com TODAY !!!

\$mart Tip\$ for Using a Home Equity Line of Credit

A home equity loan can provide you with a ready source of funds at any juncture. If you need money, your home equity is there waiting on you to use, if you qualify. While you can use it for almost anything you want, there are certain uses that are smarter than others. Using your home equity for a good reason is essential to the safety of your financial future.

1. Home Improvement

One of the best uses of home equity funds is to use the money on home improvement. When you borrow money from your home equity and use it to improve the structure, you will be adding value. This will possibly create even

more equity in the property. You could use the money to update outdated features in the house, add on a room, or replace flooring. The options to improve your home are almost limitless. Just make sure you are making smart investments in your home. Only put money into things that you think will make a difference in the value of your house. You might even consult a real estate professional before you make a repair with the money. This way you will make sure that you are getting the best use out of your home equity funds.

2. Pay off Higher Interest Debt

Using your home equity to pay off higher

interest debt is another option that can be smart. You can save a significant amount of money when you use a home equity loan or line of credit to pay off high-interest debts. For example, if you transfer a \$15,000 balance of just one 17% credit card to a 9% home equity loan and pay it off in five years, you'll save more than \$30,000!



If you find yourself struggling each month to make payments on high-interest credit cards or other unsecured debt, a home equity loan or line of credit might be the way to get your finances under control. By consolidating your bills into one, lower-interest monthly payment, you can buy yourself some breathing room and time to catch up. In addition, the interest on the line or loan **MAY** be tax deductible. (Consult your tax advisor).

3. Auto Loans

Many people fail to consider using their home equity to fund a car purchase. However, this makes sense on a number of different levels. For one thing, you can sometimes get a better interest rate with a home equity loan than you could with an auto loan.

Besides saving you money on interest, the **potential** tax benefits are great as well. With a home equity loan, you **MAY** be able to deduct the interest paid on your income taxes. (Consult your tax advisor). With an auto loan, you cannot deduct any interest. Therefore, you will save money each month on the car payment, and get more money back on your taxes.



HOME EQUITY LOAN REVOLVING CREDIT VARIABLE INTEREST RATE CLOSING COSTS? NONE

OPEN DOORS

...WITH NO CLOSING COSTS

The home equity loan is a revolving credit loan secured by a borrower's principal residence that permits the borrower to obtain credit advances up to a specified credit limit. Depending upon the balance owing on your loan, the term of your loan would range from 60 months to a maximum of 25 years. The loan would have a variable interest rate, and the annual percentage rate could change as a result. The annual percentage rate is based on the value of an index and an adjustment for a Margin. The index is the highest prime rate of interest published daily in the Wall Street Journal's listing of "Money Rates". The Margin is determined according to your Credit Score at the time you are approved for a Plan by the Credit Union. The Annual Percentage Rate may change semi-annually on the first business day of January and July each year. The Annual Percentage Rate will never be increased or decreased on any single charge date by more than two (2.0%) percentage points. If an appraisal is required, the borrower would be responsible for this cost.

SAFE HARBOR CREDIT UNION YOUR SUCCESS IS OUR SUCCESS - WE BELONG TO YOU

\$ RATED G for Great Rates 231/8432323 WWW.SAFEHARBORCU.ORG