

Your success is our success. . . .we belong to you...

SAFE HARBOR CREDIT UNION



1200 E Tinkham Ave
P.O. Box 980
Ludington, MI 49431
PH: 231/843-2323
866/570-7233
FAX: 231/845-7654

Great Time To Buy!

There is a lot of talk right now about the housing market in Michigan. This is a golden opportunity to purchase a home.

Contact Janetta Maxwell, our Mortgage Planner, for more information on our mortgage options, all at competitive rates. Call (231) 843-2323 or (231) 206-5957 (cell).



WE'RE ON THE WEB
At:

www.safeharborcu.org

OR

E-Mail member services at:
information@safeharborcu.org

Other Electronic Services Available are:

CU@Home (24/7 online banking)
CU*Easy Pay (online bill pay)

Long-Term, Fixed-Rate Mortgages

We now offer long-term, fixed-rate mortgages at Safe Harbor Credit Union. If you are making a home purchase or need to refinance your present mortgage, come see us!

- .No Origination Fees
- .No Discount Points
- .No JUNK Fees
- .Local Underwriting & Processing

We do not use an automated underwriting system-we use common sense. Give yourself peace of mind by getting your mortgage through Safe Harbor Credit Union.

Contact Janetta Maxwell, our mortgage planner, at (231) 843-2323 or (231) 206-5957 (cell).

Board Of Directors Welcomes New Member

Please extend a hearty Safe Harbor family welcome to Rick Chapman, our newest board member! Rick is the 24 year owner of the Chuck Wagon on North Lakeshore Drive, Ludington. He is a lifelong resident of the area. We look forward to the perspective he brings to our board!

Young Adult Savings Program

Savers age 16-24 receive rewards for saving money!

After 10 occasions of depositing at least \$10, the member receives a gift certificate for area businesses, for **PIZZA, ICE CREAM** or, **VIDEOS!**

Start saving NOW!

New IRA Rate

Check out our new 12 month IRA rate!

.Regular CD's	
.Roth CD's	APY= 5.0%

The Readi-Loan is here! Are you going to be shopping for a new or used vehicle this summer? Don't let the dealer decide where you are going to get your loan. Come see us first for pre-approval and a blank check. Then you'll be ready to negotiate the best deal! See page 2 for details.

E-Statements are Here!

No more waiting for your statements to arrive in your mailbox! Log into CU@Home and sign up for E-Statements today!

MEMBER APPRECIATION DAY June 8th



Grilled hot dogs were enjoyed by members of all ages!



Readi-Loans cont.



Readi-Loan is an open-end loan plan designed to provide our members with a convenient and rapid method of borrowing. The approval process is quick and easy...you only have to apply once and you will be pre-approved for future loans.

Readi-Loan can be used for many purposes... the purchase of a boat, camper, motorcycle, or just about anything. It can also be used for home improvement and vacations.

When you have a **Readi-Loan**, we give you a blank check to take with you when you go to shop. This gives you the advantage of being a "cash" shopper. So don't let a dealer arrange your financing.

Come to us for your **Readi-Loan** and be prepared to make the best deal. Contact Carrie or Bonnie for details.

Secured Funds

Due to recent changes in our debit card processing system, funds will now be secured, or reserved, immediately upon the authorization of a purchase. Although the funds won't be deducted from your balance for several days, they will be secured, and therefore unusable, immediately after a purchase. This means that there is no longer a "float" time between the time you make a purchase and the time the money is deducted from your account.

Your account balance will not show your secured authorizations! Therefore, we recommend that you keep track of your running share draft balance in a register book. If you spend more than your unsecured balance allows for, you will be charged the appropriate overdraft fee.

Traveling this summer?

Remember-shared branching credit union services are available at over 100 locations.

* * *

Would you like to win a LCD HD TV?

Submit your email address to the credit union to be eligible for contest entry.

* * *

Familiar with our Membership Referral Program?

You can receive \$5.00 for each person age 16 and older you refer to Safe Harbor, provided they are eligible to join and do so!

Tell your friends, family, and neighbors now. You will also be entered in a monthly drawing.

We will even provide the \$5.00 membership deposit they need to join!

Let your friends experience what Safe Harbor Credit Union can do for them!



Home Equity Loans may be a good plan for you! Call 843-2323 for more information!