

"Your Success is Our Success - We Belong To You!"

# Safe Harbor Credit Union

March 2008 Newsletter



## Safe Harbor Credit Union Goes Green for the Month of April!

### ANNUAL MEETING

#### Notice of the 56th Annual Meeting

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

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

[www.safeharborcu.org](http://www.safeharborcu.org)

Email us at [information@safeharborcu.org](mailto:information@safeharborcu.org)

Our 56th Annual Meeting will be held THURSDAY April 17, 2008 at YOUR Credit Union!

We are very excited to hold this year's annual meeting at YOUR Credit Union. The doors will open at 5:30 p.m. with the Business Meeting Call to Order beginning at 6:00 p.m.

Three members of the Board of Directors will be up for re-election. Voting is open to members only, who are 16 years and older. Any members interested in running for a position on the board of directors must submit a request in writing. Please address the request 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 11, 2008.

Food and Beverages will be provided throughout the evening. There will be no cost for the food and beverages. The staff will be available for tours of the building. **We are giving away a Flat Screen TV as our GRAND PRIZE!** You can sign up for prizes from 5:30 p.m. to 7:30 p.m, and they will be awarded at approximately 7:45 p.m. **YOU NEED NOT BE PRESENT TO WIN!**

To help us plan for this EXCITING EVENT, we would appreciate an RSVP. Please call us at 231-843-2323 or email us at [information@safeharborcu.org](mailto:information@safeharborcu.org)

#### **We can't wait for you to join us this year!**

**Date:** Thursday April 17th, 2008

**Place:** Safe Harbor Credit Union  
1200 E. Tinkham Avenue  
Ludington, MI 49431

**Time:** Business Meeting Call to Order - 6:00 p.m. (Doors open at 5:30 p.m.)

### Did you Know?

- Newspaper is one of the easiest materials to recycle. Every time you recycle a pile of papers a yard high, you save a tree from the chop.
- If you leave your cell phone charger plugged in all the time, up to 95% of the energy it consumes will go to waste.
- Leaving your computer on overnight can waste enough energy to laser-print 800 8 1/2 x 11 pages.
- Unless there are lots of people using your coffee maker on a regular basis throughout the day, there's no point in leaving its "keep warm" function on for long periods. Turn it off at the plug when you've made your morning brew, or it will use enough energy to make 12 more cups before you decide to have another in the late afternoon.
- Using the microwave for cooking and re-heating is not only faster, but more efficient than using the oven. You can reduce up to 70% of energy use by using your microwave.



Visit Safe Harbor Credit Union during the week of April 20-26 to help us celebrate National Credit Union Youth Week. This year we will be showing our

### EXCITING THINGS PLANNED FOR YOUTH WEEK!

youth how small changes can lead to both saving for the future and saving the environment. Throughout the month of April, children ages 17 and under will be encouraged to bring in newspapers, old cell phones, and used/unwanted

crayons to earn points. The top point earners will be awarded exciting prizes. Those between the ages of 13 and 17 will have a chance to win an Apple 4 GB Ipod Nano Video. Those between the ages of 8 and 12 will have a chance to

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## YOUTH WEEK CONT'D...

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win an Apple 1 GB Ipod Shuffle, and those between the ages of 0 and 7 will have the opportunity to win a Family Fun Pack to AJs Family Fun Center.

### We also encourage our adult members to participate in our recycling efforts.

We will be collecting the old/unwanted cell phones for the "Cell Phones for Soldiers Program." The old phones are recycled and the proceeds from the recycling are used to purchase prepaid calling cards that are sent to soldiers around the globe. These cards provide an 800 number, which the user may call, and supplies the user with an hour of talk time. This is a pretty amazing project started by a teenage brother and sister team. For more information visit [www.cellphonesforsoldiers.com](http://www.cellphonesforsoldiers.com).



### The List of Reasons for Choosing E-Statements Keeps Growing!

- **Eco-Friendly - Conserve resources by printing only what you need.**
- **Safe - Advanced Security keeps your data intact.**
- **Fast - E-Statements are available much sooner than mailed copies.**
- **Convenient - View recent statements from any web connection.**
- **Advantage - Earn 75 Member Advantage Points for enrolling in E-Statements.**

To enroll, visit our website [www.safeharborcu.org](http://www.safeharborcu.org) and click on the "It's Me 247" Online Banking icon. Once you are logged on to Online Banking, click on View Your Statements!

### Let Safe Harbor Credit Union Put More Money in Your Pocket!

- ✓ Now is the perfect time to refinance that adjustable rate mortgage or start shopping for a new home!
- ✓ Safe Harbor Credit Union offers fixed rate mortgages ranging from 10 to 30 years.
- ✓ We also offer 5, 7, and 15 year balloons.
- ✓ Our rates are very competitive and our closing costs are low.
- ✓ We also offer Home Equity Lines of Credit with rates as low as .50% **below** the Prime Annual Percentage Rate.

We are also pleased to participate in the "Crazy Crayons" recycling program. The Crayon Recycle Program takes old, rejected, broken crayons to a better place where they'll be recycled into fresh, new crayons! The best part is that you don't have to do anything to the crayons! You can leave the wrappers on and bring them in! For more information about "Crazy Crayons" visit [www.crazycrayons.com](http://www.crazycrayons.com).

Bring your children to our Youth Week Party on Friday, April 25th, 2008 from 3:00 p.m. to 5:00 p.m. We will have goody bags, refreshments, face painting, Paco the caricaturist, and LOTS OF FUN! The three grand prizes will be awarded at approximately 4:45 p.m. **YOU NEED NOT BE PRESENT TO WIN!**

We will begin awarding points for newspapers, cell phones, and crayons on April 1, 2008 and will continue through Friday April 25th at 2:30 p.m.

If you have any questions, or would like additional information about our **MONTH LONG** Youth Celebration, visit us on the web at [www.safeharborcu.org](http://www.safeharborcu.org) or call us at 231-843-2323! We look forward to celebrating this FABULOUS event with you!

### Another Eco-friendly Solution! weekends are yours again.

Say goodbye to writing checks, licking envelopes, and buying stamps!

With Safe Harbor Credit Union's CU\*EasyPay Online Bill Payment service, everything happens with the speed and ease of the net.

You've probably spent part of a weekend each month writing out bills. Imagine never having to write a check or lick an envelope again - and saving TONS of time in the process. You can, with CU\*EasyPay. It allows you to pay your bills online, set up recurring payments for those identical bills each month, or pay anyone - meaning you can pay just about anyone electronically, even your babysitter.

It's easy to do. Just tell CU\*EasyPay whom you want to pay. The payments are then made in one of two ways. The first is an electronic funds transfer where your creditors are paid electronically. The second method is via check. A check is issued in your name to the payee you have designated. These checks are sent through the mail and include your name, address and account number, just as if you had written them yourself.

A great feature is that the money is taken out of your account on the date the payment is scheduled, no matter which way the payment is sent. Imagine ... no more envelopes, no more stamps, and no more delays in paying your

bills.

It can all happen with CU\*EasyPay.

By signing up for CU\*EasyPay you also reward yourself by earning 50 Member Advantage Points.

To sign up for CU\*EasyPay, visit us on the web at [www.safeharborcu.org](http://www.safeharborcu.org) and click on the "It's Me 247" Online Banking icon. Once you are logged on to Online Banking, click on "Pay My Bills."

For more information about the Member Advantage Program or for additional information on CU\*EasyPay, visit us on the web at [www.safeharborcu.org](http://www.safeharborcu.org) or call us at 231-843-2323.

