QUARTER 2 2020

SAFE HARBOR

Open Your Eyes To A Credit Union



COVID-19 UPDATES

Safe Harbor Credit Union has been taking precautions to protect it's members and it's staff.

Our lobbies have been closed since March, but we are getting ready to open our lobby once again.

Making sure we have our procedures in place for members entering the lobby is essential. We have been working hard to get use to our new normal, but we are more than ready to see our members!

3 Financial Goals to Accomplish by the Age of 30

- 1.) Establish a good credit score (Solid credit history will help you with big purchases like a house or a car but also shows you pay your bills on time and don't live at the limit of your credit cards)
- 2.) Established an emergency fund (There are mixed opinions about just how much you should have set aside in case trouble comes your way, but the general rule is enough to cover 3-6 months of essential expenses)
- 3.) Set career based financial goals (It is likely you already have plans to advance your career and earn more money, but writing these plans down can help you to solidify them, as well as motivating you to work towards them. Try to set a rough time limit to achieve them, as this way you can check that you are staying on track.)

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Congrats Kaylyn!



We CU Winner

Each quarter of the year we draw for a winner of We CU, which is something we have so much fun with. We CU is a drawing you can enter at our credit union, being a member or not does not matter. You can enter just by walking into our credit union and asking anyone of our amazing staff members how to enter. You would fill out an entry form, and from there we would give you a Safe Harbor sticker to put on any window of your car. When any member of our staff sees the sticker on your car you will get an EXTRA entry. Enter at our credit union today, for a chance to win \$200!

EXCITING NEWS

As so many have already heard or some may have noticed driving past the intersection on US 10 and P.M. Highway, we are getting close to breaking ground on our new building (in front of the Shop N Save plaza). Although we have loved our beautiful spot here tucked away in the woods at 1200 E. Tinkham Ave. for almost 20 years, we have quickly outgrown our current location. We have already added on or reconfigured our current layout multiple times to accommodate our growing SHCU team, we felt if we are going to continue to invest in our branch why not do it in a location that is more convenient for our members. Our new building will give us the space we need now along with the flexibility for future growth. A new, larger building gives us the opportunity to add more employees which will eventually allow us to expand our product and service offerings to our growing membership. In a time of economic uncertainty, we are blessed to be in a position financially where we are able to invest in our community as well as the Credit Union itself. In a time where we see other financial institutions either pulling out of our community or refocusing their priorities well outside Mason County, I'm not only excited, but proud to be part of a community financial institution that is investing in the community we work and live in. We will continue to provide the membership construction updates as we get closer to moving into our new building sometime spring 2021.



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Kasasa Protect

Kasasa Protect is something offered here at Safe Harbor Credit Union. Kasasa Protect provides identity fraud protection, credit monitoring and restoration services that include various services depending on the level of protection selected by YOU.

Our Financial Relief Program-For Hard Times

- NO FEE AUTO/PERSONAL LOAN SKIP-A-PAYMENT- WE ARE OFFERING A SKIP-A-PAYMENT PROGRAM. ELIGIBLE LOANS INCLUDE AUTO, ATV, AND PERSONAL LOANS.

- NO FEE CREDIT CARD SKIP-A-PAYMENT TO ACCOMMODATE OUR MEMBERS, ALL SAFE HARBOR CREDIT CARDS ARE ELIGIBLE FOR SKIP PAYMENT AT NO CHARGE.
- HERE 2 HELP LOAN WERE ROLLING OUT A PERSONAL LOAN SPECIAL, WITH A COMPETITIVE INTEREST RATE. GREAT FOR MEMBERS WHO NEED HELP PAYING RENT, AUTO LOANS, OR HELP WITH GROCERY EXPENSES.
- MORTGAGE PAYMENT RELIEF TO HELP OUR AFFECTED MEMBERS IN THIS TIME OF NEED, IF YOUR MORTGAGE OR HOME EQUITY LOAN IS THROUGH SAFE HARBOR CREDIT UNION YOU MAY BE ELIGIBLE FOR PAYMENT RELIEF SOLUTIONS.



Our relief program is for those effected by COVID-19