

Harborstone Credit Union is celebrating 60 years of serving members!

We set out to talk to some of our loyal members and longest-tenured employees to recognize them and learn about their experiences with Harborstone over the years. One common thread that connects members and employees is the feeling of trust and passion for an exceptional banking experience.



Jeff's Story

Valued member Jeff Michaelson has been with Harborstone since 1978. He and his wife have several accounts with the credit union, **including business accounts for their small business**, Rainier Welding Supplies. Jeff talks about beginning his relationship with Harborstone when it was still McChord Credit Union, and only one branch, on base. His wife actually worked for Harborstone at the time! Jeff mentions that he has always been reasonably financially savvy but that **he really leans on Harborstone when it comes to his business finances**.

Jeff says his business accounts were with another financial institution, and they were “real happy with them, most of the time,” until their bank was bought by another financial institution, and then “their loan restrictions got very tight and the new loan manager was impersonal.” That was when Suzanne Bracher, manager of Harborstone’s Lakewood office, asked Jeff to sit down with her and see how the credit union could help their business. Suzanne and Jeff took a deeper look at the business plan and finances of Rainier Welding Supplies and realized Harborstone would be able to help the business with loans and checking accounts. **“I would have to give Suzanne credit, because when we first brought our business accounts to Harborstone, we were growing too fast. The recession hit, and we got stuck in a situation where we had to make some decisions to lay people off, which impacted our cash flow. We struggled for six to eight months. Suzanne and other Harborstone employees stepped up and helped get us headed back in the right direction,”** Jeff says, adding that the whole situation caused him to gain “a lot of what I would call trust” in Harborstone.

Over the years, Jeff has had a number of Harborstone products and services, but one thing that really stands out to him is the level of service that he always receives. He says, **“Everyone I’ve had dealings with has been exceptionally gracious.”** He goes on to say that Harborstone staff is always **“willing to help and friendly about it.”** Jeff mentions that there is added value in the luxury of a debit card and being able to make secure purchases anytime, anywhere. He also mentions that having access to Online Banking and eStatements is something that both he and his wife love, because it allows them to always stay on top of their personal and business finances at their convenience.



“[Harborstone] cares about who you are, and they want to make sure that you succeed. They almost take it personal if you don’t; they are part of the financial team!”

Jeff says that Harborstone has had a positive impact on his life by forming a relationship that allows him to go to the same place for all of his financial needs and by believing in him and his small business when others did not.