

Deliberately Digital

Helping you make the best financial decisions—that's been our mantra at Harborstone since our doors first opened in 1955.

As you'll see in this 2014 Annual Report, the world has changed significantly since the 1950s. What hasn't changed, of course, is our commitment to you and to the communities we serve. Today, we help you check account balances, transfer funds, pay bills, get text reminders, and much more—all from your mobile device. Soon, we'll be adding another convenient feature, "Popmoney mobile," which allows you to pay other people using your smartphone.

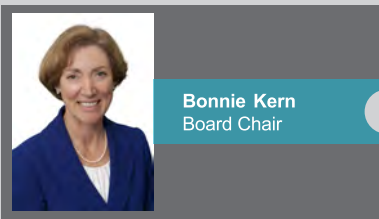
Online or in person, *Harborstone is always here.* We hope you'll continue to let us know how we can help you with your finances.

Visit us *on the go:*
Harborstone.com



173,000 x
per month is the average number of visits to Harborstone.com.

We're here for you.



Bonnie Kern
Board Chair



Phil Jones
President and CEO

Board of Directors
Bonnie Kern, *Chair*
Jim Buck, *Vice Chair*
Ann Anderson, *Secretary*
Suzanne Colpitts
Richard Evans
Walt Frost
Michael Gedeon
Linda Crane Nelson

Supervisory Committee
Kaye Moore, *Chair*
Dennis Barnes
David Lawson
Rick Stevens

+ More convenience—
all from your mobile device.

602,700+
pages *WERE NOT* printed and mailed because many members receive eStatements.



500,000+
bills were paid using Online Bill Pay.



6 x more
members use Mobile Check Deposit than when it was launched in July 2014.

20,892
members logged in to FinanceWorks to make their budgets, view all their financial accounts, and stay on track with budget alerts.



HARBORSTONE CREDIT UNION AND SUBSIDIARIES

ASSETS

	2014	2013
Loans	\$684,984	\$612,181
Loan Reserves	(9,629)	(10,340)
Cash and Investments	369,111	407,025
Fixed Assets	33,626	34,219
Interest Receivable	2,864	2,596
NCUA Share Insurance	8,859	8,777
Other Assets	12,860	12,478

Total Assets \$1,102,675 \$1,066,936

LIABILITIES AND MEMBERS' EQUITY

Liabilities \$21,672 \$22,614

MEMBERS' DEPOSITS

Savings	\$320,328	\$295,952
Checking	291,098	277,736
IRAs	58,809	63,368
Certificates	161,413	165,856
Money Market	123,731	128,230

Total Members' Deposits \$955,379 \$931,142

Total Liabilities \$977,051 \$953,756

Total Members' Equity 125,624 113,180

Total Liabilities and Members' Equity \$1,102,675 \$1,066,936

Consolidated Statements of Financial Condition (in thousands)
Federally insured by the NCUA