

## Making banking easier.

Harborstone Credit Union spent 2015 maintaining the “deliberately digital” focus we began in 2014. Our goal is to continue to have the same honest, friendly service available to help with your transactions—but provide exceptional digital options so that if you can’t make it in to a branch, you don’t have to! Why deliberately digital?



**160,000**

Visits were made by 45,000 visitors to Harborstone.com per month



**8,000**


Members used FinanceWorks

### We live in a digital world.

Harborstone offers a great suite of digital products and services. We’d love to show you how these services could help make many of your banking activities more convenient. Check out our digital service demos online at Harborstone.com or visit a branch for a live tutorial.

### Digital services means less paper use.

Less paper lying around or being mailed can help reduce the risk of identity theft by keeping that information out of the hands of fraudsters. Not to mention, it helps keep our landfills a bit cleaner and our forests greener!



**12,400** members **117,000** alerts

To help them stay informed about activities in all of their accounts

### Digital services, in addition to being convenient, can actually save the credit union money.

As a member of a credit union, you’re a part owner. So when the credit union saves money, it’s returned to you in the form of better rates and member benefits.




**\$20 million**

From almost 60,000 checks were deposited using Mobile Check Deposit

**27,000**

Questions were answered using the “Ask” feature on Harborstone.com



**612,000**

Bills were paid with Online Bill Pay

### Harborstone was excited to launch the following digital products and services in 2015:

**My Offers** — See year-round if you’re preapproved in your Online Banking or within your Harborstone mobile app.

**Loan payments by web** — Make a payment online from a debit or credit card or other financial institution.

**Popmoney mobile** — Pay other people, Harborstone members or otherwise. All you need to know is an email address or phone number of the person you would like to pay.

**iTouch login** — Our members with Apple devices that utilize the fingerprint ID feature now have the option to log in to the Harborstone mobile app with just the touch of a finger.



**209,000** Members were assisted over the phone

## HARBORSTONE CREDIT UNION & SUBSIDIARIES

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION (in thousands)

ASSETS	2015	2014
Loans	\$750,812	\$684,984
Loan Reserves	(9,723)	(9,629)
Cash and Investments	354,807	369,111
Fixed Assets	30,253	33,626
Interest Receivable	3,048	2,864
NCUA Share Insurance	9,185	8,859
Other Assets	9,690	12,860
<b>Total Assets</b>	<b>\$1,148,072</b>	<b>\$1,102,675</b>
LIABILITIES and MEMBERS' EQUITY		
<b>Liabilities</b>	<b>\$13,556</b>	<b>\$21,672</b>
MEMBERS' DEPOSITS		
Savings	\$353,849	\$320,328
Checking	313,510	291,098
IRAs	56,696	58,809
Certificates	150,171	161,413
Money Market	128,757	123,731
<b>Total Members' Deposits</b>	<b>\$1,002,983</b>	<b>\$955,379</b>
<b>Total Liabilities</b>	<b>\$1,016,539</b>	<b>\$977,051</b>
<b>Total Members' Equity</b>	<b>131,533</b>	<b>125,624</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$1,148,072</b>	<b>\$1,102,675</b>



**Bonnie Kern**  
Board Chair



**Phil Jones**  
CEO

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