

WEEKLY COMMUNICATIONS

WWW.HARBOURINV.COM



December 2-8, 2024



CHARITABLE INITIATIVE

Help us select our Nonprofit for Jamaica!

We will once again be raising money to benefit a 501c3 nonprofit doing work in the area that we will be traveling to in January. This initiative started several years ago when Nick wanted to give back to the beautiful area that we call 'home' for a week in January on the Harbour trip.

We are in the final stages of selecting an organization benefiting the northern part of Jamaica. If you know of a great charity in the area, please feel free to send suggestions our way. As soon as a charity has been selected, we will send out more information on how to donate. Please keep this in mind as you think about your charitable initiatives in the coming weeks to close out the year.



Don't Let the Clock Run Out on Your CE Requirements!



If you haven't completed your Continuing Education (CE) requirements yet, don't wait any longer! The year-end deadline is fast approaching, and fulfilling your CE now ensures you remain compliant and maintain your professional credentials.

Attached are instructions on how to login and complete your CE for both FINRA and in QUEST. Don't risk the stress of last-minute rushes or potential penalties—act today to secure your standing and start the new year on the right foot!



It is that time of year again to log in and verify the activity in your brokerage accounts.



As you know, Harbour has a responsibility to supervise our representative's personal brokerage accounts, and it is your responsibility to notify Harbour of those accounts.

In the past, Harbour has used Financial Tracking for this service, but now they have migrated to Complysci. The new program works similar to Financial Tracking, but there are some changes for this year:

- You will need to set up a new password for your account.
- The username will still be your email address.
- You will receive an email from Complysci to set up your account and confirm your positions.
- Please reach out to Jeremy Brown if you need help and reference the attached instruction guide.

If you don't have a financial interest in a brokerage account, there is no need to do anything. If you have brokerage accounts that are not showing up in the Complysci website or accounts that have been closed, reach out to Jeremy Brown so we can get it updated.



COMPLIANCE CORNER

Electronic signing of documents is easy and convenient for many of your clients. However, not all electronic signatures are equal.

HARBOUR

Harbour only allows signatures that have gone through a dual authentication process.

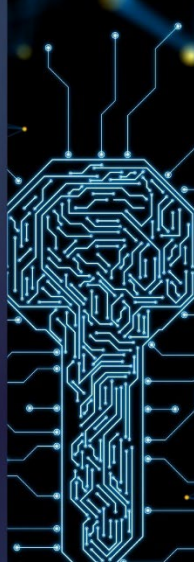
DOCUSIGN

DocuSign provides an acceptable signing method and is widely used.

SCHWAB

Schwab also offers a digital workflow signing process that includes appropriate authentication and can be used by clients.

Recently, we have seen an uptick in electronic signatures where a dual authentication process was not used. Please be aware these signatures are not allowed on Harbour paperwork, and if your client uses them, the paperwork may need to be re-signed.



Dual Authentication

In this world where scams are everywhere, the best way to prevent a false document from being used is to assure the client's signature is authentic by using a reliable and safe system.



Review the Paperwork

Many people have become accustomed to utilizing electronic signatures and may have their own system to generate signatures onto paperwork. Please be diligent in reviewing paperwork to ensure the signatures are acceptable before submitting to Harbour.

Happy Anniversary

December 3

Traci Martens - Hortonville, WI

Amy Peirce - St. Joseph, MI

December 8

Doug Waelchli - Peshtigo, WI



Happy Birthday

December 2

Bill DiJak - Saginaw, MI

December 4

Roger Hellenbrand - Verona, WI

Brock Weaver - Elkhart, IN

December 5

Rob Harrison - Portage, MI

December 6

Kevin Bruner - Weston, WI

Jeff Richard - Platteville, WI

December 8

James Gilbert - Battle Creek, MI

