WEEKLY COMMUNICATIONS

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HARBOUR INVESTMENTS, INC.
Registered Investment Advisor
& Independent Broker Dealer

November 3 - November 9, 2025

Holiday Party Sign Up!

Gather your team, bring your holiday spirit, and click the links below to RSVP for the celebration in your area.

- Michigan (Portage): Tuesday, November 18th
- Minnesota (Maple Grove): Tuesday, December 2nd
- Green Bay: Tuesday, December 9th
- Milwaukee (Brookfield): Wednesday, December 10th
- Madison: Wednesday, December 17th

Compliance Corner

An advisor recently contacted Harbour after a client received a text requesting financial information. **To clarify — Harbour will never text your clients.**

If we need financial details, we'll contact the advisor directly via phone or secure email.

JOIN HARBOUR FOR AN UNFORGETTABLE TRIP!

AVALON WATERWAYS DANUBE DREAMS CRUISE (EASTBOUND)
SAILING JUNE 26 – JULY 3, 2027

Cruise along the peaceful Danube River through Germany, Austria, Slovakia, and Hungary — stopping at some of Central Europe's most splendid capitals and charming towns along the way.

The updated club level program takes effect with the 2025/2026 production period and will stay consistent for the next five years. Please note that you are responsible for paying the difference between your awarded production credit and the total cost of the cabin. Trip insurance and transportation are not included or provided.

CLICK HERE TO LEARN MORE ABOUT THE CRUISE.

CLICK HERE TO FILL OUT AN INTEREST FORM.

Club Level	2025 - 2026	Conference Credit	Trip Air & Land Coverage
Triple Diamond	$3,000,000.00	3 Nights, No Fees	Land for up to $10,000 + $3,000 Air
Double Diamond	$2,000,000.00	3 Nights, No Fees	Land for up to $8,000 + $2,000 Air
Blue Diamond	$1,500,000.00	3 Nights, No Fees	Land for up to $7,000 + $2,000 Air
Diamond	$1,000,000.00	3 Nights, No Fees	Land for up to $5,000 + $1,500 Air
Platinum	$800,000.00	2 Nights, No Fees	Land for up to $5,000
Gold	$600,000.00	1 Night, Discounted Fee	Land for up to $2,500
Silver	$400,000.00	Discounted Fee	Land for up to $1,500

Check Fraud on the Rise

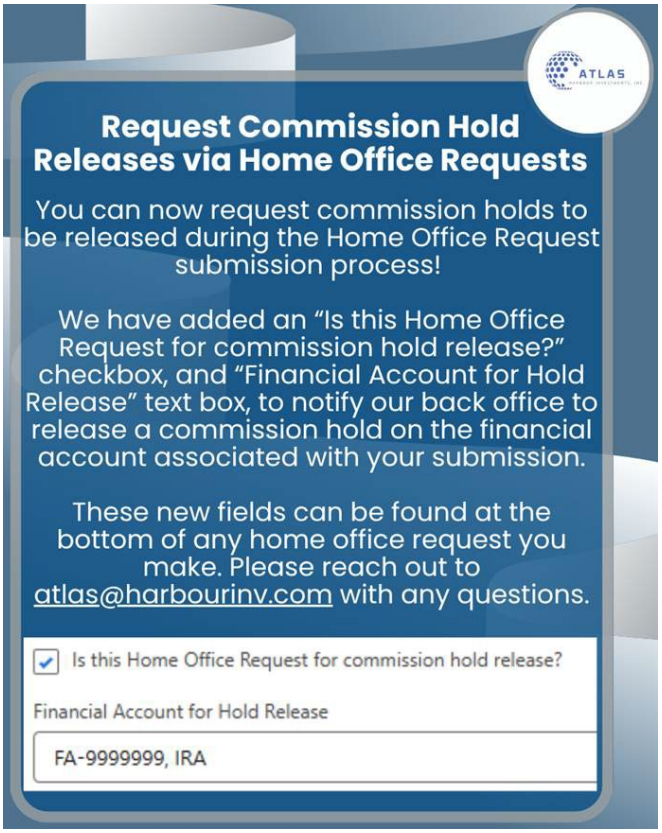
When opening new accounts or meeting with existing clients, encourage them to setup ACH for deposits and withdrawals for their own financial safety. FINRA indicates that incidents involving mail theft-related check fraud are on the rise, which could impact individuals expecting to receive funds through a check in the mailbox. Since 2021, the U.S. Postal Inspection Service has reported a nearly 400 percent increase in mail theft-related fraud overall, and the Financial Crimes Enforcement Network (FinCEN) has seen an increase in reporting of these incidents by financial institutions, including banks and brokerage firms.

This type of fraud often involves bad actors who steal physical checks from mailboxes or U.S. Postal Service (USPS) or other courier collection boxes, then alter or counterfeit the stolen checks for fraudulent purposes.

Harbour Investments, Inc.
SUCCESSION PLANNING HAPPY HOUR
Join us for drinks, appetizers, and practical strategies to prepare for the next stage of your business. Aaron Hager and members of Harbour's Succession Planning Committee will share real-world insights on valuation, deal structures, and maximizing your practice's worth.
Valuation Insights: Key drivers and ways to boost your practice's worth.
Deal Structures: Financing options and strategies to optimize results.
Discover opportunities & collaborations
NOVEMBER 13, 2025
BROOKFIELD, WI
4:00 - 6:00PM
NOVEMBER 12, 2025
APPLETON, WI
4:00 - 6:00PM
NOVEMBER 18, 2025
MADISON, WI
4:00 - 6:00PM

Atlas Reminder
Client Maintenance submissions update client profiles only AFTER it is Principal Approved by Harbour. This is for just in case the changes need to be rejected.
Let atlas@harbourinv.com know if you have questions.

Happy Anniversary
November 7
Kevin Bruner - Weston,WI
November 9
Patrick Gilbert - Battle Creek, MI
November 9
Joseph Catanzarite - South Bend, IN
November 9
Anthony Catanzarite - South Bend, IN


ATLAS
Request Commission Hold Releases via Home Office Requests
You can now request commission holds to be released during the Home Office Request submission process!
We have added an "Is this Home Office Request for commission hold release?" checkbox, and "Financial Account for Hold Release" text box, to notify our back office to release a commission hold on the financial account associated with your submission.
These new fields can be found at the bottom of any home office request you make. Please reach out to atlas@harbourinv.com with any questions.
Is this Home Office Request for commission hold release?
Financial Account for Hold Release
FA-9999999, IRA

HAPPY Birthday
November 5
David Distefano - Janesville, WI
November 5
Mark Johnson - Safety Harbor, FL
November 7
Paul Scofield - Oostburg, WI
November 9
Matt Nelson - La Crosse, WI