



Sunrise Family
Credit Union

APRIL • MAY • JUNE 2014

F O C U S

inancial options entered upon service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org



6.99% APR* for 61 mos.

Does your home need a little TLC? A home improvement loan could be what you need.

With a SFCU home improvement loan your interest rate of **6.99% APR* for 61 mos.** will be lower than a credit card or home improvement store card. Plus, you'll have set monthly payments and can pay off your loan faster. Contact our friendly loan department for more details at 1.800.589.1079 or apply online at www.sunrisefamilycu.org. Click on Loan Services and then Loan Application.

*APR = annual percentage rate. Not all applicants will qualify for this rate.



Sunrise Family Credit Union is proud to be the preferred lender at **Dolney RV Center's Open House**, May 2-4. We will be offering rates as low as 3.99% APR* and terms up to 15 years. Dolney RV Center is located just north of Bay City on 1171 S. Huron Rd.

*APR = annual percentage rate. Not all applicants will qualify for this rate.



Simplify. Sign up for eStatements!

SFCU is here to protect you! With identity theft and fraud on the rise, eStatements from SFCU are one of the safest ways you can help protect your personal information. An eStatement is the fastest way to receive your account statement. An eStatement is an electronic copy of your statement instead of a paper copy. With our improved online banking services, SFCU has made it easier for you to handle your finances from home or wherever you are. Our full range of eServices allows you to manage your account 24/7, completely FREE! Sign up today and receive a free \$5.00 deposit into your SFCU account! Also, your name will be entered into a drawing for a chance to win a \$50 SFCU Visa® Card!

Not signed up for Home Branch? Visit www.sunrisefamilycu.org and click enroll today! Once you sign up you will receive an email notification from Sunrise Family Credit Union from sunrisefcu@nbmail.cunetbranch.com when your statement is available. The subject line will be "your statement is now available." You can then view and print your statement.

How About an Easy Hundred Bucks?

April 1-June 31

It couldn't be easier! Do you have a loan financed somewhere other than SFCU? As part of our Spring Clean-up Special, **we'll pay you \$100** when you refinance your existing loan of \$5,000 or more from any other financial institution! With our low rates and multiple terms, you may be able to lower your monthly payments.

Visit www.sunrisefamilycu.org and click on the loan application. On approval of credit and funding of your loan, we will pay off your existing loan you'll get \$100!

*All SFCU credit policies and underwriting guidelines apply. Minimum refinance balance to qualify for this offer is \$5,000. Offer cannot be combined with other special offers. See loan personnel for details.



Catch The \$ave Wave! National Youth Week™ April 20-26, 2014

Credit unions celebrate youth in April. Join in the celebration all month, or just during National Credit Union Youth Week™, by encouraging kids to set up savings accounts and learn how to manage money.

This year's theme, Catch the \$ave Wave™, harnesses the excitement for beaches, sand and surfing to show our younger members they can benefit from visiting and saving at SFCU.

During Youth week, we will be celebrating our young members. For each new youth account opened during the month of April, you will receive a free gift and SFCU will deposit your first \$5 into your new account. Free giveaways, refreshments and educational materials for all youth. Plus, with each deposit your child will be entered into a drawing for a \$100 SFCU Visa® Gift Card!

Best Auto Loan Rates of the Year! Richardson Chevrolet and Richardson Ford - April 24-26 Chevy – 501 N. Main, Standish, MI 48658 • Ford – 3781 S. Huron Rd., Standish, MI 48658

Rates as low as 1.99% APR* for 73 mos. On-site financing on new and used vehicles.

8:30 am -5:00 pm Thursday and Friday • 8:30 am –3 pm Saturday

*APR = annual percentage rate. Not all applicants will qualify for this rate.

Annual Meeting Election Results

Our annual meeting was held Friday, February 14, 2014. Here are the election results:

Board of Directors: Judy Fletcher - Chair, Richard Niemann - Vice Chair, Patricia Wilson - Secretary, Dave Wolthuis - Treasurer, Larry Nichols - Director, C.J. Montana - Director, Dave Hunt - Director

Supervisory Committee: C.J. Montana - Chair, Louis Meyette - Secretary, Bob Shearer - Member, Dave Mitin - Alt Member.

Essexville Teacher Wins \$10,000 Prize – For Simply Saving Money At Her Credit Union

Congratulations Nancy F. from Essexville — our SFCU 2014 Save to Win \$10,000 Grand Prize Winner!

A sixth-grade Essexville teacher was named a \$10,000 Grand Prize winner on February 11, 2014 in the nationally acclaimed savings program, Save to Win, which rewards members who save with the chance to win prizes in random drawings.

Nancy is a Language Arts and Social Studies teacher at Cramer Junior High in Essexville. She started her account in Sunrise Family Credit Union after seeing a sign for Save to Win and thought a prize-linked savings program was a great idea.

"I think everyone should sign up for Save to Win," the teacher said. "It's great to play a game of chance that can directly benefit your future. It's a win-win for anyone who has a Save to Win account." She said she plans to put the winnings back into the Save to Win account and use for the future educational needs of her son, who is a firefighter. While winning through Save to Win's regular drawings isn't anything new to her family – Nancy's won \$25 before and her daughter's won \$50 – the Grand Prize was a different game altogether. For more information on Save to Win Certificate please contact members service at 1.800-589.1079 or visit www.sunrisefamilycu.org.



REMINDERS FYI:

- All tax refund checks - all payee parties need to be present when presenting the check and have a valid Identification.
- Please remember your membership requires a \$10 minimum balance in your share account at all times.

Directors:

Judy Fletcher, Chair
Richard Niemann, Vice Chair
Patricia Wilson, Secretary
Dave Wolthuis, Treasurer
Larry Nichols, Director
C.J. Montana, Director
Dave Hunt, Director

Supervisory Committee:

C.J. Montana, Chair
Louis Meyette, Secretary
Bob Shearer, Member
Dave Mitin, Alternate Member

Credit Committee:

Michelle Hine, Chair
Barbara Weiler
Judy Zielinski
Lynn Christensen, Alternate

FEEL LIKE
FAMILY
AT SFCU!



Dividends for Last Period:

Dividends declared by the Board of Directors are based on credit union earnings and therefore cannot be stated in advance. The following dividends were paid for the period ending March 31, 2014.

Shares 0.10% APY*

IRA Shares call for rates

Certificate of Deposit, IRA CDs, and Insured

Money Market Account (IMMA) .. call for rates

Home Equity Line of Credit 6.00% APR**

*Annual Percentage Yield.

**Annual Percentage Rate.

Variable/floats with prime.

Floor of 6.00% APR.



Main Office:

404 S. Euclid Ave., Bay City, MI 48706
989.684.1730 or 800.589.1079, Fax: 989.686.2552

Essexville Branch:

190 N. Powell Rd., Essexville, MI 48732
989.892.1833, Fax: 989.892.7638

Standish Branch:

3887 S. Huron Rd., Standish, MI 48658
989.846.9750 or 888.529.1160, Fax: 989.846.9754

Hours:

9:00 a.m. to 5:00 p.m. Monday-Wednesday*
9:00 a.m. to 5:30 p.m. Thursday-Friday
9:00 a.m. to 1:00 p.m. Saturday

***Main Office open at 9:30 a.m., Essexville open at 9:45 a.m., Standish Branch open at 10:00 a.m. on the last Wednesday of every month due to staff training.**

Mission Statement

Sunrise Family Credit Union is a member-owned and member-controlled financial cooperative dedicated to providing sound, comprehensive financial services to its family of members.



SFCU members can purchase discounted tickets to Cedar Point Amusement Park at all SFCU branch locations.
Ticket sales begin soon.