



Sunrise Family
Credit Union

JULY • AUGUST • SEPTEMBER 2014

FOCUS

Financial Options Centered Upon Service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org



Enter THE LOAN ZONE!

Great Rates Ahead on Boats, Autos, RV's, & Motorcycles

Hurry in for the best rate available on a boat, auto, RV or motorcycle financing. We'll sweeten the terms of your loan with our awesome rates and unbelievable low monthly payments. Plus, our easy application process and fast approval time means you'll be headed toward big-time savings at fast speeds!

Rates as low as 1.99% APR* with terms for up to 47 mos. and 2.75% APR* 48 mos. – 72 mos.

Call 1.800.589.1079, visit one of our branches or go to our website for your savings today!

*Annual percentage rates. Rates are subject to change without notice. Rates represents best rates. Not all members will qualify.

Take a Break...Relax... Skip-A-Pay Today!

Sunrise Family Credit Union would like to thank you for your on-time loan payments by giving you a break. Skip your loan payment(s) for one month and use the extra cash for whatever you choose: something special for someone special, a relaxing getaway for you and your family, or just a little extra peace of mind with a little extra cash in your pocket. There is a low \$25 processing fee for each payment skipped.

Call 1.800.589.1079, visit one of our branches or go to our website to skip your payment today.

*Limit (2) payments per loan per year. Mortgages, home equity loans, lines of credit, EZ loan, and credit cards are not eligible. Some restrictions apply.



Summer Cash to do Whatever You Like! Quick and Easy Loan Process with Personalized, Friendly Service.

Rates as Low as 5.99% APR*
with terms for up to 36 mos.

*Annual percentage rates. Rates are subject to change without notice. Rates represents best rates. Not all members will qualify.

EXCITING CHANGES AHEAD

Sunrise Family Credit Union has some exciting changes coming up in the next few months. In order to serve you better and accommodate our growing staff, we will be expanding and remodeling our Euclid Avenue location in Bay City.

During the construction phase, our staff and all member transactions will be relocated to our Drive-Up building (behind Walgreens at 1102 W. Thomas St.). We will be open for transactions as well as lending. Our lobby hours will remain unchanged: Monday – Wednesday 9 am-5 pm, Thursday & Friday 9 am-5:30 pm and Saturday 9 am-1 pm. Please excuse our appearance while we are under construction. We are very excited to announce our new changes at a later date!

On the go? GO MOBILE!

Everything you need, right at your fingertips with SFCU Mobile Banking! Use a web-enabled device to process SFCU's online services and view your account balances, transactions, transfers and payments any time anywhere and enjoy many other free services! **Sign up for e-statements today and receive a free \$5 deposit into your SFCU account!** To learn more, visit our website at www.sunrisefamilycu.org and view the demo and enroll today.



Cora Pauly



Zachary Kraut



Reese Haller

Scholarship Winners

Congratulations to our 2014 SFCU Scholarship Winners! Sunrise Family Credit Union awarded three scholarships to seniors at area high schools. Cora Pauly, Au Gres - Sims High School, Zachary Kraut and Reese Haller both of Bay City Central High School.

Relay For Life

Please come and join us in the fight against cancer with the American Cancer Society Relay for Life Event. Let us introduce our SFCU Family Team, Sunrise Savers! The staff of Sunrise Family Credit Union is proud to be active members of our community. The event is on July 19-20 at Veterans Memorial Park in Bay City. "Help us fill the potion to put a cure in motion." SFCU's theme is Alice in Wonderland.

Youth Week Super Saver

Congratulations to our April National Credit Union Youth Week Super Saver, Kennedy Lachcik, 12 years old from Standish.



Kennedy Lachcik

Talk About Savings

Say hello to the Sprint Credit Union Discount. Save up to 10% on select regularity priced personal serve plans or 15% on select regularly priced business accounts. Plus, waived activation fees on new lines (up to \$36 in savings) and waived upgrade fee (up to \$36 in savings). Visit lovemycreditunion.org for more details today!



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:

Louis Meyette, Chair and Secretary
C.J. Montana, Member
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 June 30, 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 receive special discounts on Cedar Point tickets this summer. Avoid long lines by purchasing your tickets at SFCU. For details contact your local branch office.