



Sunrise Family
Credit Union

OCTOBER • NOVEMBER • DECEMBER 2014

F O C U S

inancial options centered upon service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org

EXCITING CHANGES HAVE BEGUN!



In order to serve you better and accommodate our growing staff. We are expanding and remodeling our Euclid Avenue location in Bay City. During the construction phase, Member Service and Loan Department have been relocated to our 1102 Thomas Street location (behind Walgreens). The lobby is open and hours will remain unchanged and are posted in the margin of this FOCUS newsletter. Please use the front/ATM door entrance. If you should have any questions, please call 1.800.589.1079.

Important Notice to Debit/ Credit card holders: Change to MasterCard Rules found in the Electronic Funds Transfer Disclosure

The new MasterCard liability rules make the following revisions effective October 17, 2014:

- The zero liability rule will now apply to all transactions conducted with a MasterCard branded card, including PIN-based transactions at Point of Sale and ATM. Previously, zero liability only applied to Point-of-sale Transactions.
- A cardholder will not be liable for any unauthorized transaction, as long as the cardholder has exercised reasonable care in safeguarding the card from risk of loss or theft, and, upon becoming aware, promptly reporting the loss or theft to the issuer. Previously, if the above conditions were not met your liability was the lesser of \$50 or the amount of property, labor or services obtained by the unauthorized use prior to your notification to us. This maximum of \$50 has been removed.

MERRY MOOLA

**Holiday Loans with rates as low
as 5.99% APR* up to 36 mos!**



Affordable financing for all your holiday wishes is just around the corner at your local Sunrise Family office. Our holiday loan special can help you get the cash you need for everything you want.

*Annual Percentage Rate. Rates, terms and conditions vary based on credit worthiness qualifications. All loans are subject to approval and are subject to change without notice. The promotional special of 5.99% APR for 13 months is good on loans less than \$1,000, \$2,000 up to 25 mos., and \$3,000 or more up to 36 mos. Offer expires December 31, 2014.

EZ Loan Special

Our EZ loans can make the expenses of life a little easier, no matter what your needs may be. For a small fee of \$25, borrow up to \$500 for first time borrowers and up to \$1000 for return borrowers. No credit qualifications required. Contact our friendly Loan Department for details and see how you may qualify.

Holiday Skip-A-Payment!

Take a Holiday from your Sunrise Family Loan Payment! Holiday Skip application forms are available online www.sunrisefamilycu.org and at any SFCU office location. There is a \$25 fee per loan skipped (a portion of this fee will be donated to charity). Limit 2 skips, per loan, per year. Other conditions may apply contact SFCU for details. Excludes EZ Loan, mortgages, home equity, lines of credit, credit cards and loans less than six payments made are not eligible.

Skip-A-Payment fee enclosed

Please debit my: Checking Acct. Savings Acct.

Primary Applicant Name

Co-Applicant Name

Signature

Signature

First loan payment I would like to skip:

Acct./Loan # _____ Month: _____

**Mail to: Sunrise Family Credit Union
404 S. Euclid Ave., Bay City, MI 48706**

By signing, I agree that the loan listed will be extended one month beyond its current maturity date for each skip a payment. I understand that interest will continue to accrue on the outstanding balance, including the month the payment is skipped. As a result, my final payment may be larger than the payment disclosed on my contract. All other terms of my original loan agreement will remain the same. By signing, I understand that this was not disclosed in the initial truth and savings disclosure I was given and that I agree to the terms of this agreement.

*Mortgages, home equity loans, credit cards, EZ Loans, loans with less than six payments made and lines of credit are not eligible. Some restriction apply.

International Credit Union Day



International Credit Union Day[®]
OCTOBER 16, 2014
Local Service. GLOBAL GOOD.™

Doing good is something Sunrise Family Credit Union takes seriously, locally and globally. The cooperative spirit of people helping people has led to Life-changing opportunities in the form of small business start-ups, home ownership and education.

On Thursday, October 16, We are celebrating "Local Service. Global Good" for International Credit Union Day. Every day, credit unions demonstrate their ability to improve the lives of individuals, families, businesses and communities around the world.

As part of International Credit Union Day this October, with the theme "Local Service. Global Good." SFCU is showing support by purchasing goodies from our local businesses! Stop in for refreshments and fellowship. We'll be celebrating at all three locations. Kids receive a free Trick or Treat bag and treat.

Free Shred Day and School Supply Drive!

Free Shred Day scheduled to give members the opportunity to shred outdated financial documents. Join us on Saturday, October 18 from 10 a.m. to 12:00 p.m. at our Hampton and Standish locations. We ask that each member bring three bags or less to ensure that all guests get the opportunity to use this service. Please feel free to bring in school supply donations!

59th Annual Meeting

Our 59th Annual Meeting will be held on Friday, March 13, 2015. Two Directors and one Supervisory Committee member will be elected. A Nominating Committee has been established. They have submitted the following candidates: Lawrence Nichols, Richard Niemann and David Mitin. Any member in good standing, age 18 years and older can place their name in nomination by filling a petition supported by the signatures of 50 members of the credit union. Petition forms are available at the Main Office and must be submitted by Friday, December 12, 2014.

Travel Reminder If you have plans to travel, please notify the CU prior to your travel date. We will place an alert on your debit and /or credit card to avoid your card being blocked for possible fraud.



Is Your Home Mortgage Upside Down?

If you are unable to refinance your mortgage because the value of your home has declined, the Home Affordable Refinance Program (HARP) might be for you. HARP is designed to get you a more affordable, more stable mortgage without having to worry about an appraisal. Contact our Loan Department for more information.

Electronic Newsletter and Statements If you would like to receive our newsletter and statements electronically, please contact the credit union or visit our website to add/update your email address and select your choice of electronic service. Sign up for e-statements NOW and receive a free \$5 deposit into your SFCU savings account! Plus, you will be automatically entered into a drawing for a \$50 SFCU VISA Gift Card!

Attention Christmas Club Savers! In October, your accumulated savings and dividends from your Christmas club account will be paid out by check or by transfer to the account designated giving you plenty of time to shop!

HOLIDAY CLOSINGS Columbus Day: Monday, October 13th
Thanksgiving: Thursday, November 27 and Friday, November 28
Christmas Eve: Tuesday, December 24 – All offices open from 9:00 a.m. – 12:00 p.m.
Christmas Day: Wednesday, December 25 – All office locations are closed
New Year's Eve: Tuesday, December 31 – all offices open from 9:00 a.m. -12:00 p.m. and New Year's Day – All office locations are closed

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 September 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 fall. Avoid long lines by purchasing your tickets at SFCU. Tickets sold through October 31, 2014.