



# F.O.C.U.S.

*Financial Options Centered Upon Service*

## CONSOLIDATE DEBT

**Enjoy no payments for 90 days with our Debt Consolidation Loan! Plus, rates as low as 5.99% APR\*.**

A SFCU debt consolidation loan is just what you need to start the year with some debt relief! Our friendly loan officers can review your current payments and rates and make potential savings suggestions.

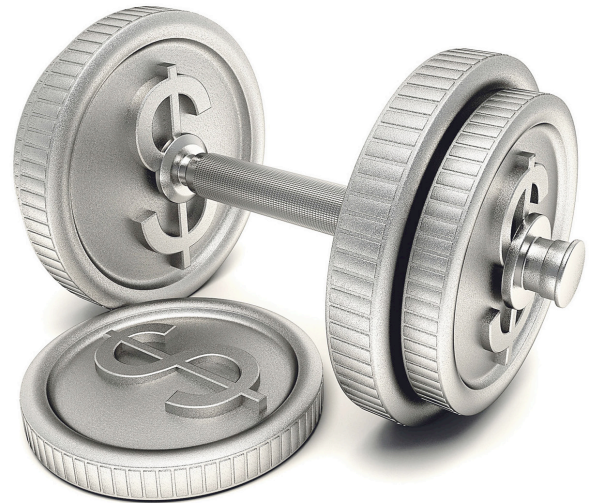
At SFCU, we want to see just how much money we can save our members! Whether it's credit card debt, medical and dental bills, department store bills, or any other debts, we'll help you lower your payments, pay off your bills faster and reach your financial goals sooner!

Apply online at [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org), at your local branch or by calling 989.684.1730 or 888.529.1160

\*APR is annual percentage rate and is subject to change. Loan subject to credit approval and is not available for refinancing current Sunrise Family Credit Union loan or line of credit. Rates are based on your credit history and profile. \*Qualified borrowers may defer payments for 90 days after loan signing. Interest will accrue from the closing date of the loan. Term of loan will be extended by the same amount of time as the deferred first payment. Offer valid January 1 - March 31, 2015.

## Christmas Club Savers!

Now's a great time to open your new Christmas Club Account for 2015. Your accumulated savings and dividends from your Christmas club will be paid in early October.



## Is Your Mortgage In Need of a Workout?

Whether you want to "shed a few pounds" off your interest rate or "build some muscle" with the purchase of a new home, SFCU has the perfect workout program for your mortgage needs.

Our products include: Conventional, VA, FHA, Portfolio, HARP, and Home Equity Loans.

To get your mortgage in shape, please contact one of our personal mortgage trainers in the loan department.

## Skip-A-Pay

Could you use some extra cash after the holidays? Have extra cash in your pocket when you skip your loan payment (s) at Sunrise Family Credit Union. It's easy to request your Skip-A-Payment. Just complete and mail, fax, or bring a Skip-A-Pay form to our office and we'll process your request right away. Be sure to review the conditions and the types of loans that are excluded from this offer.

Log on to [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) to print the form you need or stop into any of our three locations.

## Save to Win Rewards Sunrise Family Credit Union Savers

Does your savings plan include the chance to win money simply by making regular monthly deposits?

SFCU offers Save to Win, a unique savings account that offers monthly and quarterly prizes ranging from \$25 to \$5,000. The program will award 150 monthly and 16 quarterly winners throughout the year. All you have to do is open a Save to Win account at any branch, with a minimum deposit of \$25. Every \$25 deposit you make, up to \$250 per month, gives you another chance to win prizes. You can even set up automatic deposits for this account, so you can save every month with no hassle.

To learn more about this program, go to [www.savetowin.org](http://www.savetowin.org) or talk to our friendly member service representative.

## 2015 Sunrise Family Credit Union Scholarship

To help members pursue additional education, SFCU offers scholarships to graduating high school seniors. Three scholarships are awarded each year.

Applications are made available to members starting in January 2015 each year and are due by March 31. They are available at all branches, on our website, and at high schools throughout our service area.

Scholarships are awarded to recipients in May and June at the student's high school awards ceremony.

### Eligibility Requirements:

- Applicant must be a member of the credit union, in good standing regardless of which county they attend school
- Students must have proof of acceptance at an accredited college, university or trade school. A printable application will be available online [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org).

You may drop off your application to your nearest branch or mail to: SFCU Scholarship Committee, Attn: Debbie Van Idour, 404 S. Euclid Ave., Bay City, MI 48706

*\*SFCU employees, official family, and relatives of the foregoing are not eligible. For more information please contact Debbie Van Idour at 800.589.1079 ext. 6062.*



**FEEL LIKE FAMILY AT SFCU!**



### 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 – Chairman  
Robert Shearer – Vice Chairman  
David Mitin – Secretary

### Credit Committee:

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

### 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 December 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.

### Annual Meeting

The 59th Annual Meeting will be held on March 13, 2015 at 6pm. This year Laurence Nichols and Richard Niemann are candidates for the Board of Directors. David Mitin is the candidate for the Supervisory Committee.

### HOLIDAY CLOSINGS

President's Day: Monday, February 17, 2014  
Good Friday: April 18, 2014 closing at Noon

## Tax Time is Right Around the Corner

This year be confident your taxes are done right and get a chance to win big! TurboTax coaches you to the biggest tax refund you deserve, double checking as you go and searching over 350 deductions and credits. Try TurboTax online for free and be entered into the TurboTax \$25k Giveaway! To view the Sweepstakes disclaimers please visit [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) or contact Member Service at the credit union for a copy 989.684.1730 or email us [info@sunrisefamilycu.org](mailto:info@sunrisefamilycu.org).



## FYI Reminders

- Please contact us when setting up direct deposit. You will need your correct routing and account number.
- There may be a 10 day hold put on your rapid refund check deposited into your SFCU account. This does not apply to direct deposit. Please contact our member Service Department for more information.
- Please remember to contact us when changing your name, mailing address, email and telephone numbers. Tax related forms will not be forwarded.