



**Sunrise Family**  
Credit Union

April • May • June 2015

# F.O.C.U.S.

*Financial Options Centered Upon Service*



## Start the Season with Great Rates on Boat, Auto, RV and Motorcycle Financing!

- Low monthly payments
- Easy application process
- Fast approvals

Call 1.800.589.1079, visit one of our branches  
or go to our website to learn more.

\*Not all members will qualify.

## Big Ideas Deserve Small Rates

With locations in Bay City, Essexville and Standish Sunrise Family Credit Union is **committed to helping you find the right mortgage product for your needs.** We understand that every borrower is different, and we offer a variety of products to meet your individual requirements. We make the process of securing a mortgage simple and straight forward by offering you the latest in financial tools that enable you to make sound financial choices. Sunrise Family Credit Union offers a variety of loan programs to meet your needs with a First Time Home Buyers get keys to your new home with only 3% down payment. We offer conventional fixed-rate mortgages with payment terms of 7, 10, 15, 20, or 30 years. We also offer both fixed rate home-equity loans over 5 or 10 year terms, along with home equity lines of credit.

Contact our friendly Loan Department for more details at 1.800.589.1079 or apply online [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org). We are always happy to help you accomplish your dreams!



# WILD ABOUT SAVINGS!

We are Celebrating National Credit Union Youth Month in April!

The month-long celebration extends the time in which SFCU can connect and convey to our youth members the importance of financial education at a young age.

Youth Month is all about getting children and their parents excited, maybe even a little wild, about savings!

By starting youth on the right path towards saving goals and financial education, Youth Month helps credit unions build strong, lifelong relationships with their members, while keeping money management fun for kids.

During Youth Month we will be celebrating our young members with: Special gifts for new youth accounts opened and other prizes for children who deposit into their SFCU existing account. We will have fun ways to learn about savings and special contests too all month!

## Let us introduce you to the new Bill Pay with Popmoney®!

Bill Pay with Popmoney® makes it a breeze to pay the companies that send you bills – or just about anyone else, too. It's simply the best way to manage your payments. **Securely pay anyone, anywhere in the US, anytime.**

Bill Pay is a free service for all members that allows you to receive, pay, and track all of your bills online – avoiding the need to write checks, mail bills, or pay for postage. Simply schedule your payments and the funds are automatically withdrawn from your designated SFCU checking account on the date you have specified the bill be paid.

Not signed up for online banking? Visit [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) and click enroll today!

## Annual Meeting Election Results

Our Annual Meeting was held Friday, March 13, 2015. Here are our Election Results: **Board of Directors:** Judy Fletcher – Chair, Richard Niemann- Vice-Chair, Patricia Wilson – Secretary, Dave Wolthuis – Treasurer, Larry Nichols- Director. **Supervisory Committee:** Louis Meyette – Chairman, Robert Shearer – Vice Chairman, David Mittin – Secretary

## IMPORTANT NOTICE

Nonsufficient Fund (NSF), Courtesy Pay, and Overdraft transfer notices will no longer be mailed after June 1, 2015. These items will be available on your monthly statements or you can elect to receive e-notifications through your Home Branch account.

## FYI Reminders

- 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:

Louis Meyette – Chairman  
Robert Shearer – Vice Chairman  
David Mitin – Secretary

### Credit Committee:

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

### 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, 2015.

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.

FEEL LIKE FAMILY AT SFCU!



**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. Contact us for details

## HOLIDAY CLOSINGS

Good Friday - Friday, April 3, 2015 closed at noon  
Memorial Day - Saturday, May 23 and Monday, May 25, 2015  
Independence Day - Saturday, July 4, 2015