



Sunrise Family
Credit Union

2016
April • May • June

F.O.C.U.S.

Financial Options Centered Upon Service

Special on 10 Year Mortgages

2.75% APR* no application fee

HOME LOAN – Free & Clear in 10 Years! Retire Your Mortgage

We understand there are a lot of houses but only one place you make a home and the sooner you stop sharing your home with the bank, the better! SFCU 10 year 1st Mortgage Loans are specially designed to allow families to pay off their home sooner and save money in the process.

Sunrise Family Credit Union is currently offering a 10 year fixed rate mortgage as low as 2.75% APR*. This product is designed for members who want to refinance or payoff their mortgage in 10 years or less.

Here's why: Short term Loan • Low fixed rates • Super low closing cost and no escrow.

Contact our Mortgage Loan Specialist, Sue Wendt at 989.671.6014 for more information.

Annual Percentage Rate as low as represents our promotional rate and is subject to credit approval. Not all will qualify for this rate. Appraisal fee may apply.



Big Dreams... Small Rates!

Home Equity Loan as low as

3.00% APR* for 5 years or **4.50% APR*** for 10 years

Don't wait! Offer ends June 30, 2016.

Does your home need a little TLC? Home improvement is what it may need. A home doesn't always feel like a home but with help of a Home Equity Loan from SFCU, you can turn your humble abode into the home of your dreams! 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.

Annual Percentage Rate as low as represents our promotional rate and is subject to credit approval. Not all will qualify for this rate. Appraisal fee may apply.

Labadie GMC Sale

June 20 - 25 • 711 S. Euclid Ave. Bay City, MI 48706

On-site financing with Sunrise Family Credit Union on new and used vehicles. This will include a featured Auto Loan rate! Watch for details!

Autos, Boats, RVs and Motorcycle Loans Are At Their Best Rates!

If you can drive it - we can finance it! Low rate vehicle loans for all of your recreational and other vehicle needs. Visit our loan department today or apply online at www.sunrisefamilycu.org.



We're Celebrating National Youth Month at SFCU!

Show kids how to get credit union strong and pump up their savings at SFCU!

JOIN US FOR KIDS EVENTS!

Bay City Saturday, April 23 from 10 a.m. - 12 p.m.
Essexville Saturday, April 16, 10 a.m. - 12 p.m.
Standish Saturday, April 30, 10 a.m. - 12 p.m.

Events include, kids coloring contests, drawings, kids activities and refreshments.

Kids get their "selfie" photo taken with SFCU favorite super hero of their choice. Kids are welcome to dress up in their favorite super hero duds! See you there!

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
 Dave Royal, Alternate

Credit Committee:

Michelle Hine, Chair
 Barbara Weiler
 Beckie Arnold
 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 March 31, 2016.

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.



Printed on Recycled Paper

Things Coming Up

OUR COMMUNITY Summer Blood Drive – sponsored by local businesses coming in July. Michigan Blood Bank.

Good Samaritan Rescue Mission Drive – Hygiene products and non-perishable food are needed. SFCU is currently accepting these items for the homeless shelter.

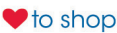
Relay for Life – Beef Jerky for sale- \$1 each, available in our Bay City and Essexville locations and candles for sale in Standish. \$ 7 /7oz, \$5/3oz, wax melts \$3. Donations benefit American Cancer Association.

FYI Reminders

- Please contact us when setting up direct deposit. You will need your correct routing and account number. FYI: your account number is different when using direct deposit service.
- 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 at 800.589.1079.
- Remember us! Please remember to contact us when changing your name, mailing address, email and telephone numbers. Tax related forms will not forward.



Members have saved over \$1.4 billion with Love My Credit Union Rewards.



Start saving today at LoveMyCreditUnion.org

Annual Meeting

The SFCU annual meeting was held March 11, 2016 in the SFCU Board Room. Three members of the Board of Directors Judy Fletcher, David Wolthuis and C.J. Montana were re-elected to 3 year terms. One member of the Supervisory Committee Robert Shearer was re-elected, and Dave Royal was elected Alternate position.

Holiday Closings

Memorial Day: Saturday, May 28 and Monday, May 30, 2016

Independence Day: Saturday, July 2, and Monday, July 4, 2016