



Sunrise Family
Credit Union

2016
July • August • September

F.O.C.U.S.

Financial Options Centered Upon Service



SUMMER SIZZLER

It's Summertime and Deals are Hot, Hot, Hot!

AUTO LOAN rates as low as **1.99% APR***
up to **73 months** on new and used vehicles.

Here at SFCU we offer fast and friendly service. You'll enjoy our easy application our easy application process and affordable payments. Call our friendly loan department at any of our three locations today or apply online www.sunrisefamilycu.org.

*Annual Percentage Yield and 1.99% represents our best rate and not all applicants will qualify. Rates are subject to change.

Hurry in for the Best Rates on Boats, RVs and Motorcycles Financing

Special terms – rates as low as **1.99% APR*** up to 66 months or **2.50% APR*** up to 84 months.

*Annual Percentage Rate. Some restrictions apply. Rates are subject to change. Offer represents our best rates. Not all applicants will qualify. 84 month terms on loans \$15,000 or more.

Looking for Mortgage Options?

SFCU offers a variety of loan programs to meet your needs. We offer conventional fixed-rate mortgages with great payment terms as well as balloon mortgages. In addition, you can choose from fixed home equity loans along with home equity lines of credit. We make it simple, savvy and satisfying. Contact our Mortgage Department today 800.589.1079 or visit www.sunrisefamilycu.org.



Where Every Member is Family!

Join Sunrise Family Credit Union and start enjoying the benefits of your new membership. Becoming a member of our "Family" is easy!

How do I join?

- If you live, work or worship in Bay or Areanc Counties of Michigan.
- If you have a family member who already belongs to Sunrise Family Credit Union.
- You may qualify for membership in other ways. Contact SFCU for details 800.589.1079.

Credit Card Balance Transfer

July 15-September 31, 2016, SFCU is offering

a credit card interest rate of

4.99% APR*

on credit card balance transfers. That's right! **4.99% APR** on balance transfers for the life of the balance. After that, the APR will be **7.99% - 8.99%** based on VISA or MasterCard. Combine those balances into one LOW monthly payment!



*Annual Percentage Rate. Some restrictions apply. Non-SFCU balance only. Special offer ends September 30, 2016.

Congratulations to our SFCU Scholarship Winners



Bailey Romo of Standish-Sterling High School. Planning to attend Kettering University.



Marybeth Pfund of Bay City Western High School. Planning to attend Saginaw Valley State University.



Zachary Southworth of Arenac-Eastern High School. Planning to attend Delta College.

Summer Skip-A-Payment!

Take a vacation from your Sunrise Family Loan Payment. Summer skip is here and SFCU wants to help you put some extra cash in your pocket this summer season. With our Skip-A-Payment* you can skip your loan payment (s) for July, August or September. A small fee of \$25 will be charged for each loan. Limit (2) skips per loan per year.

**Some restrictions may apply. Real estate loans, credit cards, EZ Loan, loans with less than six payments made and lines of credit are not eligible.*

FREE Shred Day

To help prevent fraud and identity theft, SFCU will shred up to (4) bags or boxes per household, of personal papers for FREE!



Bay City Friday, August 19 from 9am-12:00pm
Essexville Friday, August 26 from 11am-1pm
Standish Will have a shred box receptacle for the month of August for documents to be shredded.

A free will donation of school supplies is appreciated.

Love My Credit Union

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. SFCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Start saving today at LoveMyCreditUnion.org.

Christmas Club Users

Please make a note: For your convenience, beginning October 1, 2016, all Christmas Club account balances will be automatically transferred to your SFCU savings account. This will occur once final dividends are posted.



SFCU is a proud sponsor of The **Wednesdays in the Park Summer Concert Series** at Wenonah Park Friendship Shell in Bay City (Rain Site at The State Theatre.). The show begins at 7:00 pm. Donations accepted. For full concert schedules and details visit statetheatre.com. Come out and support your community and enjoy the entertainment in beautiful Bay City.

Join us for Community Michigan Blood Drive Event

Join us Tuesday, July 26 from 12pm-6pm at the Top Producers Realty on Euclid Ave. (Across from SFCU.) We'll be joining you with our local businesses to enjoy refreshments, giveaways and drawings while you give blood, our way of saying thank you! See you there.

Holiday Closings

Independence Day: Saturday, July 2 and Monday, July 4, 2016.
Labor Day: Saturday, September 3 and Monday, September 5, 2016

Directors:

Judy Fletcher, Chair
Richard Niemann, Vice Chair
Patricia Wilson, Secretary
Dave Wolthuis, Treasurer
Larry Nichols, Director
C.J. Montana, Director
Dave Hunt, Director

Feel Like Family at SFCU!

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 June 30, 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.



We've got Discount Tickets for thrills and savings!
If you're planning a trip to Cedar Point or Soak City this summer, be sure to stop by SFCU before you go for your discount tickets. Visit us online for a full list of pricing.