



Sunrise Family
Credit Union

2016
October • November • December

F.O.C.U.S.

Financial Options Centered Upon Service



Merry Moola!

**May Your Season Sparkle
with our Holiday Loans!**

**Rates as low as
4.99% APR***
up to 13 months

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

*APR= Annual Percentage Rate. Merry Moola Loan Promotion is eligible for ¼ % off if applying online. Rates terms and conditions vary based on credit worthiness qualifications. All loans are subject to approval and are subject to change without notice. Offer expires December 31, 2016.



Holiday Skip-A-Payment*

Skip Past a Payment and Hop to the Shop!

Everyone deserves a break during the holidays. That's why SFCU offers our skip-a-payment program. Skip your monthly loan payment and use the money for whatever you need it for!

Its extra cash for a special purchase or just enjoy the peace of mind of paying all your monthly bills! Contact SFCU to learn more or go online for our printable coupon application.

*You may skip two (2) skip a payments per loan per year for a small fee of \$25 each. You must have a qualifying loan payment. Excludes: EZ loan, real estate loans and credit cards.

CYBER Loan Event

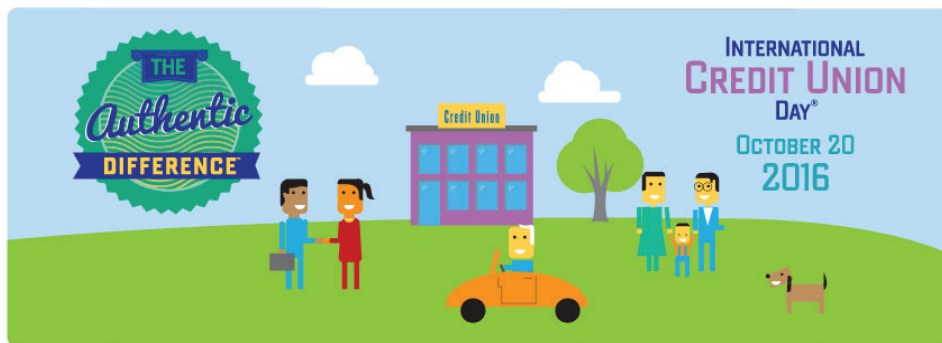
Avoid long lines and shop online! Take advantage of good deals now through December 31, 2016*. Please visit www.sunrisefamilycu.org. Apply with our online application, its easy and secure.

**Apply between the dates of November 21-28th and get a
free \$25 Visa® Gift Card when your loan is approved.**

¼ off promotion does not apply to EZ Loan, real estate loans or credit cards.



International Credit Union Day - October 20, 2016



Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. We care about making a difference in your financial wellbeing.

Please join us for refreshments and fellowship. We will be celebrating at all three SFCU locations, Bay City, Essexville and Standish. Kids will receive a free trick-or-treat bag and treat.

Our 61st Annual Meeting

The annual meeting will be held on March 10, 2017. Two (2) Directors and one (1) Supervisory Committee member will be elected. A Nominating Committee has been established. Any member in good standing, age 18 yrs. and older can place their name in nominations by filing a petition supported by the signatures by 50 members of the credit union. Petition forms are available at the main office and must be submitted by Friday, December 9, 2016.

Join Our Christmas Club

Your holiday shopping just got easier with a SFCU Christmas Club account. In the month of October, your accumulated savings and dividends from your Christmas Club account throughout the year will be deposited into your SFCU Primary Share account, giving you plenty of time to shop. Over \$325,000 in accumulated savings and dividends from our Christmas club savers will be deposited into a primary SFCU savings account. To start your Christmas Club account for 2017 ask your friendly member service department.



Mortgages – Yes, We Do Them!

Visit us online to view all the great mortgage products, and rates we have available. Please contact Sue Wendt at 800.589.1079 for all your mortgage needs.

Electronic Newsletter and Statements

If you would like to receive our FOCUS Newsletter and your credit union statements electronically please contact the credit union or visit www.sunrisefamilycu.org to add or update your email address and select your choice of electronic service. Sign up for e-statements now and receive a free \$5 deposited into your SFCU account.

Holiday Closings

Columbus Day: Monday, October 10, 2016

Thanksgiving: Thursday, November 24 and Friday, November 25, 2016

Christmas Eve: Saturday, December 24 – all offices open from 9:00 a.m.-12:00 p.m.

Christmas Day: Monday, December 26, 2016

New Year's Eve: Saturday, December 31- All offices open from 9:00 a.m. – 12:00 p.m.

New Year's day: Monday, January 2, 2017

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 September 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.

Printed on Recycled Paper

FYI Reminder – Checks deposited through ATM into your SFCU account may NOT be available for up to (2) business days. Please check our offices for more details.