HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org

Enter THE LOAN ZONE!

Great Rates Ahead on Boats, Autos and RVs!

Hurry in for the best rate available on a boat, auto or RV financing. Affordable monthly payments and fast approvals meet your family’s budget. With rates as low as 2.99% APR* with terms for up to 24 mos. 3.99% APR* 25 mos. – 61 mos.

Stop in and meet our friendly loan department in our Bay City, Essexville, and Standish locations. Our smiling faces are here to help you or for your convenience apply online www.sunrisefamilycu.org.

*Annual percentage rates. Some restrictions apply. Rates are subject to change.

IS IT TIME TO TAP INTO YOUR HOME’S EQUITY?

With low interest rates, a Platinum Line MasterCard® allows you to tap into the equity in your home and make periodic draws up to your limit. These draws may be used for major purchases such as appliances, furniture or any good reason! And we can show you how to get the maximum benefit from your home. So why wait...No Application Fee! No closing fees* Get yours today!

* Appraisal fee may apply. See SFCU for further details.

MEMBER APPRECIATION DAYS!

Enjoy Hot Dogs, Goodies and Lots of Fun!

- Standish Office: Wednesday, September 8th
  11 a.m. - 2 p.m. • 3887 Huron Rd.
- Essexville Office: Thursday, September 9th
  11 a.m. - 2 p.m. • 190 N. Powell Rd.
- Bay City Office: Friday, September 10th
  11 a.m. - 2 p.m. • 404 S. Euclid Ave.

Stop in and see us and enjoy a hot dog! With a donation of school supplies, SFCU will shred up to two (2) bags of your personal papers. All school supplies will be donated to Bay & Arenac County Schools.

ATTENTION BUSINESS OWNERS

Sunrise Family Credit Union has been serving members throughout the area for over 54 years. We remain dedicated to providing personal, sound comprehensive financial services to our members. We are now expanding to meet the needs of the business in our area by providing business deposit and lending services. Let us help your business reach its potential with our friendly and knowledgeable staff because family matters to you and you matter to us!

SUMMER SKIP-A-PAYMENT...COULD YOU USE SOME EXTRA CASH THIS YEAR?

For a small fee of $25 you may skip your qualifying loan payment.* To participate in the Skip-A-Payment program, just complete an application form and mail or bring it in the credit union for approval. All postponed loan payments are a limit of two (2) Skip-A-Payments per loan per year and members must meet the requirements.

*Annual percentage rates. Some restrictions apply. Rates are subject to change.

SUNSHINE SIZZLER LOANS

Summer Cash to do Whatever You Like with it!
Rates as Low as 6.99% APR*
with terms for up to 13 mos.

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Directors:
David Wolthuis, Chair
Judy Fletcher, Vice Chair
George Anderson, Treasurer
Patricia Wilson, Secretary
Ken Fowler, Director
Larry Nichols, Director
Richard Niemann, Director

Supervisory Committee:
David Hunt, Chair
C.J. Montana, Secretary
Bill Beauvais
Karen Gutierrez, Alternate

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 June 30, 2010.

- Shares . . . . . . . . . . . . . . . . . . . . . . . . . . . 0.25% 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.

Holiday Closings
LABOR DAY
Saturday, September 4 through Monday, September 6

Invest in America
For exclusive credit union member discounts on GM vehicles, wireless services and on other things you use everyday…
click on www.lovemycreditunion.org