



Sunrise Family
Credit Union

July • August • September 2015

F.O.C.U.S.

Financial Options Centered Upon Service

YES, WE'RE OPEN!

Stop by and visit our newly upgraded Euclid Ave. location in beautiful Bay City!



Invite Your Friends and Family to Join SFCU!

Now through September 30th, new members who open a SFCU savings account and a SFCU credit card will receive a bonus of \$25! Tell your friends and family that it's a great time to join!

Credit Card Balance Transfers!

Beginning July 15, 2015 SFCU is offering a credit card interest rate of **5.99% APR* on credit card balance transfers.** That's right 5.99% APR on balance transfers for the life of the transferred balance. After that, the APR will be 8.99% on purchases. Combine those balances into one low monthly payment!!

*Annual Percentage Rate. Some restrictions apply. Non-SFCU balance pay offs only. Special offer ends September 30, 2015.

No Hassle Home Equity Loans! Home Equity Loans as low as 2.99% APR*

Up to 60 months. Let your home work for you! Don't wait offer ends September 30, 2015.

Consolidate debt, home improvements, vacations, and cash out for any reason! Call or contact our friendly loan department today and find out how easy it can be to save money at your fingertips!

*As low as represents our promotional rate and is subject to credit approval. Not all will qualify for this rate. Appraisal fee may apply. See SFCU for further details.



MNSL#469609

SUMMER STIZZLER

IT'S SUMMERTIME AND DEALS ARE HOT, HOT, HOT!



At SFCU we offer fast, friendly service and you'll enjoy 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.

AUTO LOAN RATES AS LOW AS

1.99%

APR* ON NEW AND USED VEHICLES



Summer Skip-A-Payment!

Take a vacation from your Sunrise Family Loan Payment! Summer Skip application forms are available online www.sunrisefamilycu.org and at any SFCU office location. There is a \$25 fee per loan skipped (a portion of this fee will be donated to charity). Limit 2 skips, per loan, per year. Other conditions may apply contact SFCU for details. Excludes EZ Loan, mortgages, home equity, lines of credit, credit cards and loans less than six payments made are not eligible.

Skip-A-Payment fee enclosed

Please debit my: Checking Acct. Savings Acct.

Primary Applicant Name Co-Applicant Name

Signature Signature

First loan payment I would like to skip:

Acct./Loan # _____ Month: _____

**Mail to: Sunrise Family Credit Union
404 S. Euclid Ave., Bay City, MI 48706**

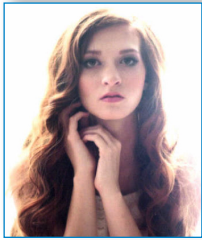
By signing, I agree that the loan listed will be extended one month beyond its current maturity date for each skip a payment. I understand that interest will continue to accrue on the outstanding balance, including the month the payment is skipped. As a result, my final payment may be larger than the payment disclosed on my contract. All other terms of my original loan agreement will remain the same. By signing, I understand that this was not disclosed in the initial truth and savings disclosure I was given and that I agree to the terms of this agreement.

**Mortgages, home equity loans, credit cards, EZ Loans, loans with less than six payments made and lines of credit are not eligible. Some restriction apply.*

Congratulations SFCU Scholarship Winners



Lindsay A. Christensen
of Munger, Garber High School. Probable career field: Pharmacy



Shaelyn J. Kerr of Pinconning, Pinconning High School. Probable career field: Political Science & Public Policy



Alivia L. Ferguson of Bay City, Bay City Western High School. Probable career field: Advertising/Public Relations

Relay for Life

Please come and join the "Sunrise Savers" in the fight against cancer with the American Cancer society Relay for Life Event in Arenac County. The event is on July 11 from 10 a.m. - 12 p.m. at the Standish-Sterling Middle School.

Discount Cedar Point Tickets...We Got 'Em

SFCU members can receive special credit union discounts on Cedar Point tickets this summer. Avoid long lines by purchasing your tickets at SFCU. For details contact your local branch office.



SFCU Shred Day

Shredding is a safe and secure way for preventing valuable information from getting in to the wrong hands. Here are the shred days schedule for members this year.

- **Bay City Office** - Euclid Ave., September 11, 11 a.m. - 2 p.m.
- **Standish Office** - Huron Rd. M22, September 22, 12 p.m. - 2 p.m.

We are asking members to bring in school supplies for our area schools. 4 bag or box maximum.

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, Alternate

**FEEL LIKE
FAMILY
AT SFCU!**



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, 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.



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.

EZ LOAN is back by popular demand with loans up to \$1,000 without credit qualification! See SFCU for details.

HOLIDAY CLOSINGS

Independence Day: Saturday, July 4, 2015
Labor Day: Saturday, September 5 and Monday, September 7, 2015