



**SUNRISE FAMILY
CREDIT UNION**

OCTOBER • NOVEMBER • DECEMBER 2009

FOCUS

financial options. entered upon service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org



We'll Pave the Way for Your Home Loan!

At Sunrise Family Credit Union we make getting a home loan simple. Whether you are interested in refinancing to save money or purchasing a new home, our mortgages are tailored to fit your needs. With our competitive rates, flexible terms and easy application process, you'll see why a mortgage from us makes sense.

**SFCU Mortgages Feature: Competitive Rates • Terms up to 30 years
Fixed & Adjustable Options • VA & FHA Programs**

For more information talk to a mortgage specialist. Call Bay City at 989.684.1730, Essexville 989.892.1833 and Standish 989.846.9750. Stop by or visit us online at www.sunrisefamilycu.org.

Holiday Skip-A-Payment: SFCU and Toys for Tots



Holiday Skip-A-Payment is back by popular demand! For a small fee of \$25 you can choose to skip your November or December 2009 loan payment. Use your cash instead for holiday shopping, school clothes or home repairs.

Members that qualify for Holiday Skip-A-Payment for the month of November, SFCU will donate \$25 to the Toys for Tots program. Stop in and see our friendly loan department or member service department. Applications are available at our branch locations.

*Mortgages, home equity loans, credit cards, and lines of credit are not eligible. Some restrictions apply.

VISA® Gift Cards for the Holidays!

The perfect gift for any occasion! The SFCU VISA® Gift Card is a prepaid debit card that's great for gift-giving. It's perfect for birthdays, holidays, weddings, graduations or any occasion. The card provides more flexibility than a gift certificate. You may choose an amount between \$25.00 and \$1,000, plus an additional \$3.00 service fee. The recipient can choose where to go and what to buy. It's that simple!

Invest in America 

Invest in America and Save on New Vehicles

SFCU is happy to announce that rates are at an all time low! The Invest in America Program offers significant savings on the purchase of new General Motors or Chrysler vehicle when you finance with SFCU! As a credit union, our goal is to help you, our community, and our country during these tough times.

Stop by SFCU to get pre-approved for a low loan rate. When you finance your new vehicle through SFCU, you'll be saving even more with our outstanding competitive loan rates.

Also, remember to refinance your current vehicle loan from another institution with SFCU. Let us help design a program that works best with you and your budget! We continue the philosophy of "People Helping People". See our friendly loan department today!

Check Out Our VISA® and MasterCard® Rates!

VISA® Classic 7.99% APR* and Gold 8.99% APR*

MasterCard® Classic and Gold 8.99% APR*

It's a great time to apply for a SFCU VISA® or MasterCard® credit card. With generous credit limits, no annual fees, and convenient methods for transferring balances from more expensive cards. Go ahead and consolidate your debts, payoff your high interest credit cards, or tackle holiday purchases! Use your SFCU credit card to combine those balances into one low monthly payment! See your friendly Loan Officer today! Or, apply online at www.sunrisefamilycu.org. With any VISA® or MasterCard® account opened from October 1, 2009 to December 15, 2009, you will be entered into a drawing for a \$100 VISA® gift card.

*Annual Percentage Rate. VISA® Classic is a secured credit card. You must have the amount of your credit limit in your savings account. Some restrictions apply.

Are You Walking a Financial Tightrope?

You are invited to a FREE FINANCIAL SURVIVAL WORKSHOP

All attendees over 18 years of age will be entered into a "must be present to win" drawing.

When: Saturday, November 7, 2009 • 9:00 a.m. – 12:30 p.m.

(Complimentary continental breakfast served at 8:30 a.m.)

Where: Saginaw Valley State University – Alan W. Ott Auditorium

Who: Any credit union members wishing to learn about budgeting and financial planning

GreenPath Debt Solutions Representatives will present: Be Credit Wise and Budgeting.

Two area Financial Planners will present: Financial Planning for the Future.

Sponsored by area credit unions. Seating is limited. Please RSVP by October 23, 2009, by calling toll free 1.800.227.2328 ext. 8201 (Communications Family Credit Union Call Center).

Member Appreciation Day Sponsored by MEEMIC Insurance

Our \$50 gas card winner was Gerald Kram. The School Supplies Drive was also a huge success! Thank you to all the members who donated school supplies this year during our Member Appreciation Day. Donations were sent to Bay and Arenac County Schools.

E-Services \$250 Gift Card Drawing Winner

Congratulations to Thomas Essenmacher! Thomas is the winner of our \$250 VISA gift card drawing promoting our Go Green E-services. Sign up for E-statements today!

Cold Weather Drive for the Good Samaritan Rescue Mission

SFCU will be collecting some of the biggest needs for the cold weather months; some year-round items for adults and kids through November 30, 2009. Please help us support those in need in Bay County this cold season.

The biggest needs include: new men's socks, men's t-shirts, work shoes, boots, gloves, new socks, underwear, slippers and pajamas for women and children, women's undergarments, diapers and pull-ups, toilet paper, powder bleach, powder and liquid laundry detergent. A list of needed items is also available in each of our lobbies. Collection bins are located at our Bay City and Essexville locations.



Christmas Club Accounts for All Ages

Enjoy the holiday season without having to worry about the bills. Save throughout the year with regular deposits and watch your savings grow. There are no fees or minimum balance required. You choose the deposit amounts and convenient ways to deposit! Account balances are paid out the first of October. You can choose to have the balance transferred to your checking account or to receive a check by mail. For more information please visit our Members Service Department or call 1.800.589.1079.



International Credit Union Day – October 15, 2009

Celebrate International Credit Union Day Thursday, October 15, 2009 with SFCU! Stop in any office location and register to win a \$50 VISA GIFT CARD. Enjoy autumn treats and kids receive a free trick or treating bag (while supplies last).



Holiday Closings

Columbus Day: Closed Monday, October 12, 2009

Thanksgiving: Closed Thursday, November 26, 2009 through Saturday, November 28, 2009

Christmas: Thursday, December 24, 2009 closed at noon and Friday, December 25, 2009

New Year: Closed Thursday, December 31 at noon and Friday, January 1, 2010

HAPPY HOLIDAYS FROM SFCU!

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 September 30, 2009.

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/floating with prime.

Floor of 6.00% APR.



Main Office:

404 S. Euclid Ave., Bay City, MI 48706
989.684.1730 or 800.589.1079

Essexville Branch:

190 N. Powell Rd., Essexville, MI 48732
989.892.1833

Standish Branch:

3887 S. Huron Rd., Standish, MI 48658
989.846.9750 or 888.529.1160

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 and Essexville open at 9:30 a.m., Standish Branch at 10:00 a.m. on the last Wednesday of the 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.

FYI Reminders

Checks deposited through the ATM into your SFCU account may not be available for up to three (3) business days. Please check with your financial institution for details.

Please be advised our collection department is here to help you. Please call 989.671.6020 for Wendy Warner, Collection Manager or 989.671.6021 for Tricia Zatkovic, Collection Specialist and they will be happy to assist you.

Moving? Make sure you notify the credit union when making name, address, phone and email changes to your credit union account. It is important that you keep us current.



TICKETS ARE STILL AVAILABLE THROUGH NOVEMBER 1, 2009

There is still time to get your discounted tickets through SFCU. Just in time for Halloweekends family fun! Check out this website for fall schedules www.cedarpoint.com.