



Sunrise Family
Credit Union

JANUARY • FEBRUARY • MARCH 2014

FOCUS

Financial Options Centered Upon Service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org

4.90% APR* Credit Card Balance Transfer for 12 months

With a SFCU MasterCard or VISA lighten the debt load from the holidays... Go ahead and consolidate your debts, pay off your high interest credit cards with your other lenders with a special low balance transfer offer of 4.90% APR* for 12 months. This special balance transfer offer is good through March 31, 2014. Use your SFCU VISA or MasterCard to combine those balances into one low monthly payment! Generous credit limits and no annual fees. It's quick and easy! Stop by one of our branches and fill out your MasterCard Gold, VISA Gold or Visa Classic application today or apply online www.sunrisefamilycu.org.



*Annual Percentage Rate. Minimum balance transfer amount is \$500. The promotional special of 4.90% APR for 12 months is good until 12/31/2014, balances remaining after January 1, 2015 the APR will return to 8.99%. Some restrictions apply.



Feel Like Family on Your Next Home Loan!

Sunrise Family Credit Union is committed to helping you find the right mortgage product for your needs. We understand that every borrower is different, and we offer a variety of products to meet your individual requirements. We make the process of securing a mortgage simple and straightforward by offering you the latest in financial tools that enable you to make sound financial choices. Sunrise Family Credit Union offers a variety of loan programs to meet your needs. We offer conventional fixed-rate mortgages with payment terms of 7, 10, 15, 20, or 30 years. We also offer both fixed rate home-equity loans over 5 or 10 year terms, along with home equity lines of credit.

SKIP-A-PAYMENT

Could you use some extra cash this year? For a small fee of \$25 you may skip your qualifying* loan payment. And use the money for something else. Log onto www.sunrisefamilycu.org to print the form you need or come into any office at least 10 days prior to your loan payment due date.

*All loans must be current to qualify for the postponed loan payment. Members will not qualify if they have caused a loss to the credit union or who has any charged off loans that were not redeemed. Mortgages, home equity loans, lines of credit, EZ loan, loans with less than 6 payments made, are not eligible. Some restrictions apply.

58th Annual Meeting

The Annual Business Meeting will be held on February 14, 2014 at 6:00 p.m. This year we have two positions for the Board of Directors: Pat Wilson and David Hunt. Each of the nominees for elective office has met or exceeded the qualifications required for the position. Supervisory Committee: Open seat. If you are interested in serving the credit union in a voluntary position please contact President/CEO Barbara Weiler at 989.684.1730 no later than January 24, 2014.

2014 Sunrise Family Credit Union Scholarship

ATTENTION GRADUATING SENIORS! Members of Sunrise Family Credit Union who are graduating seniors planning on attending an accredited college, trade school or university are encouraged to apply for one of three scholarships being awarded. The scholarships are \$1,500, \$1,000 and \$500. Scholarship awards are available for the fall 2014 semester. The deadline for the application is March 29, 2014. A printable application will be available online at www.sunrisefamilycu.org, click Student Corner then click College scholarship or visit one of our three locations in Bay City, Essexville and Standish. You may drop off your application to your nearest branch or mail to: SFCU Scholarship Committee, Attn: Debbie Van Idour, 404 S. Euclid Ave. Bay City, MI 48706.

**SFCU employees, official family, and relatives of the foregoing are not eligible. For more information please contact Debbie Van Idour 989-800-589-1079 ext. 6062.*

Sunrise Family Credit Union teaming up with WIOG 102.5 Teacher of the Month Promotion



Sunrise Family Credit Union is teaming up with WIOG 102.5 Teacher of the Month Promotion. One lucky teacher each month wins pampering services and a restaurant certificate sponsored by SFCU. The prize goes to a well deserving Teacher in the Tri-City area. Do you know a well deserving teacher? If you do, then write an essay of 100 words or more on why your teacher deserves to win! Check out our home page at www.sunrisefamilycu.org for more information.

Saginaw Spirit Credit Union Night

Join us for Credit Union Night and Ice Blast Family Night with the Saginaw Spirit Hockey Team
Saturday, February 16, 2014
7:00 pm at the Dow Event Center



Ticket Vouchers are available for \$9.50 each. Tickets good for Credit Union Night or any other Spirit hockey games! Stop by and pick yours up today! A skate with players and team player autograph session will be held on ice for all members and employees for 1/2 hour following the game.

eStatements

Receive \$5 and a chance to win a \$50 SFCU VISA Gift Card when you sign up for eStatements. Sign up now...Make life easier and paper free with our improved online banking services. SFCU has made it easier for you to handle your finances from home or wherever you are. Our full range of eServices allows you to manage your account 24/7, completely free! Register by logging onto HomeBranch. Don't have HomeBranch online banking? Sign up today. All members with e-statements will be automatically entered to win a \$50 VISA Gift card.

The \$5 will be deposited into your savings account the next business day. eStatements have to be active for a minimum of three months. If not, the award may be reversed. No purchase necessary.

REMINDERS FYI:

- Please contact us when setting up direct deposit. You will need your correct routing and account number.
- There may be a 10 day hold put on your rapid refund check deposited into your SFCU account. This does not apply to direct deposit. Please contact our member Service Department for more information at 800.589.1079.
- Please note that SFCU processes debit card transactions on weekends and holidays.

Directors:

David Wolthuis, Chair
Judy Fletcher, Vice Chair
Patricia Wilson, Secretary
Larry Nichols, Director
Richard Niemann, Director
David Hunt, Director

Supervisory Committee:

C.J. Montana, Chair
Karen Bogue, 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 December 31, 2013.

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.



Tax Time Savings

Like the benefits of managing your checking account online, doing your taxes online is easy, convenient and accurate. Get the biggest refund you deserve with Turbo Tax Online (special discount for credit union members).

Please visit www.sunrisefamilycu.org click on Tax preparations tab and then Turbo Tax for your discount.