

# F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family  
Credit Union

January • February • March 2023

## Feel Like Family at SFCU!

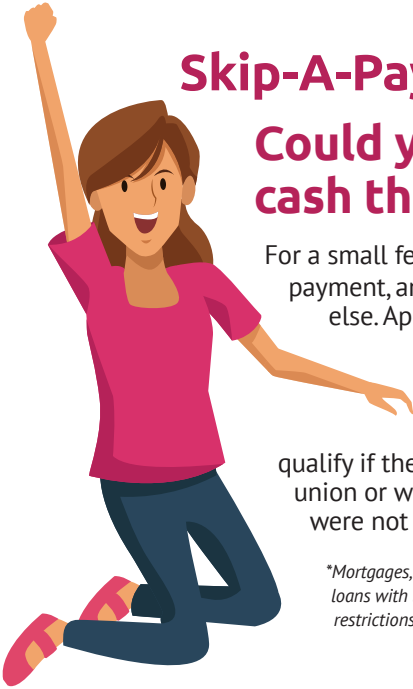
We hope your holidays were happy, peaceful and prosperous. Moving into the fresh New Year, our vision is for Sunrise Family Credit Union to be the first choice for trusted financial products and services in the communities we serve.

### Skip-A-Payment is Here!

#### Could you use extra cash this year?

For a small fee of \$25 you may skip your loan\* payment, and use the money for something else. Applications available online at [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org). 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 loan that were not redeemed.

*\*Mortgages, home equity loans, lines of credit, EZ loan and loans with less than 6 mos. are not eligible. Some restrictions apply.*



### Unlock the Possibilities... With our Home Equity Loans!

Let your home work for you! Consolidate debt, make home improvements, take vacations, and cash out for any reason! Visit our friendly loan department today!

*\*All rates are subject to credit approval. For qualified borrowers.*



## How About an Easy Hundred Bucks?

We'll pay you \$100 when we buy out your auto lease or refinance your existing auto, RV or Boat loan of \$5,000 or more from any other financial institution! Bring this coupon in before March 31, 2023.

Member Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Office use - Teller initials: \_\_\_\_\_ Date: \_\_\_\_\_

*\*All SFCU credit policies and underwriting guidelines apply. Minimum refinance balance to qualify for the offer is \$5,000. Existing loan balances do not qualify must be new money only.*





## Remembering Patricia Wilson July 24th, 1929 - November 15th, 2022

She was a dedicated member of the board at Sunrise Family Credit Union, as well as a teacher in the Essexville area for over 50 years. In March, she celebrated 40 years of service to the Board of Directors at Sunrise Family Credit Union, as Secretary until she retired. She was a solid advocate for the credit union and strong mentor for the employees. She will be sorely missed.

### Sharing is Caring Referral Form - \$25 for you \$25 for them

Complete this form and pass it along. Have your referral bring the form when joining.

Member Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Referred Member Name: \_\_\_\_\_

Relationship: \_\_\_\_\_

Must qualify for membership. New member must be referred to earn \$25. SFCU will deposit \$25 into your new checking account. The funds will be deposited at the time of account opening and the account must remain open for **at least** 60 days.

\*Direct Deposit must post within 60 days of open date **to fulfill bonus criteria**. Accounts must be in good standing to qualify. Visit [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) for more details.

Office use - Teller initials: \_\_\_\_\_ Date: \_\_\_\_\_

## 68th Annual Meeting

The meeting will be held Tuesday, February 14, 2023 in the SFCU board room. Board Member incumbents running for re-elections: Dave Hunt and Jim Voss. Any member (in good standing) age 18 years and older can place their name for the nominations by submitting a petition form with fifty members signatures. Our Supervisory Committee is in need of 2 volunteers. All petitions are available at the main office in Bay City and must be submitted by Wednesday, February 1, 2023.



**THANK YOU** to our members for contributing to the Santa Joe program and impacting our credit union's growth and successes. Whether making a donation, cash or donating a gift, we appreciate all you do and being a member of our family!

## Attention Members:

Please contact the Credit Union for your correct account numbers for direct deposits and income tax refunds. Our Routing and Transit Number: 272476983

## 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.

### DIRECTORS:

Louis Meyette, Chair  
David Royal, Vice Chair  
James Voss, Secretary  
C.J. Montana, Treasurer  
Dave Wolthuis, Director  
Dave Hunt, Director  
Katherine Grant, Director

### CREDIT COMMITTEE:

Beckie Arnold, Chair  
Barbara Weiler  
Michelle Hine



### SUPERVISORY COMMITTEE:

James Griffiths  
Mary Girou, Secretary

### LOCATIONS:

404 S. Euclid Ave., Bay City, MI 48706  
989-684-1730 or 800-589-1079, Fax: 989-686-2552

190 N. Powell Rd., Essexville, MI 48732  
989-892-1833, Fax: 989-892-7638

3887 S. Huron Rd., Standish, MI 48658  
989-846-9750, 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 12:30 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:

Martin Luther King Day - Monday, January 16, 2023  
President's Day - Monday, February 20, 2023  
Good Friday - April 7, 2023, closed at 12:00 PM.



### Exclusive Member Discounts - Just for you!

We are happy to bring you member discounts on tax prep solutions this tax season! Members can **save up to \$15 on TurboTax** federal products when you scan the QR code below.

**New H&R Block clients save \$25** on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value). Scan the QR code to get your discounts or visit [lovemycreditunion.org](http://lovemycreditunion.org) today for offer details and disclaimers.

