

F.O.C.U.S.



Sunrise Family
Credit Union

Financial Options Centered Upon Service

July • August • September 2020

Feel Like Family at SFCU!

WE ARE HERE TO HELP WITH YOUR FINANCIAL WELLNESS!

We've Missed You!

Sunrise Family Credit Union is happy to announce our branch lobbies have reopened with limited hours. Check our website for current lobby hours. Our Drive Thru will continue to be open our normal hours. For your safety and convenience, you can continue to use Drive Thru, E-services and telephone for most account services.

We're Taking Safety Precautions

While we look forward to serving you in-person, we are taking the following precautions to keep our members and employees healthy:

- Requiring everyone entering the branch to wear a face covering. If you need a mask, we will be happy to provide one to you. Otherwise, please feel free to use our Drive Thru and remote services.
- Setting limits on the number of members permitted in the lobby at one-time. When the maximum capacity is reached, you will be asked to wait outside. Call ahead for an appointment to reduce/eliminate your wait time!
- Observing social distancing. Please keep a distance of 6 ft. from others when visiting the branch.
- Asking that members limit their party to only those that need to be a part of your transaction.
- Installing plexiglass germ shields for extra protection.
- Increasing cleaning and disinfecting, with hand sanitizer located throughout.

We are committed to serving our members as quickly and safely as possible. Please call ahead for account opening, loans or other involved transactions. We can then do the necessary work before you arrive, thus limiting your time in the branch.

We will continue to assess and modify our branch operations in accordance with guidance from the CDC and local authorities.

We are thankful for your membership and appreciate your continued cooperation and support.

Summer Sizzler Loans

Loans for all the summer toys you're dreaming of! Auto, Boats, RVs and Motorcycles

Make no payments for 90 days when you finance or refinance your loan with SFCU* from another financial institution. Talk to us about moving your loan to SFCU*. You may be able to lower your monthly payment and save more on interest. Great low rates and flexible terms. Apply online today at sunrisefamilycu.org!

*Approvals are subject to underwriting standards and some restrictions may apply. Direct loans only. Excludes existing SFCU loans. No payment for 90 days, interest will begin accruing at loan closing. Promotional details are subject to change without notice.

Congratulations 2020 SFCU Scholarship Winners!



Olivia Garbe
Bay City Western High School. Attending Central Michigan University in the fall studying Pre-Medicine.



Faith Sneller
Bay City Central High School. Attending Delta College in the fall studying Radiology.



Megan Christensen
Garber High School. Attending University of Michigan in the fall studying Biomedical Engineering.



More Living with More Caring

We are always by your side in offering a mortgage to meet your needs. We offer a wide selection of mortgage programs with low and affordable rates with great payment terms. We make it simple and hassle free! Contact our Mortgage Loan Department today!

Home Equity Loans

Giving future to your living, lets you live better. **MAKE YOUR HOME WORK FOR YOU!** Use your equity to help make your home even more enjoyable. From upgrading to your dream kitchen, consolidating debt or vacations, SFCU has the borrowing solutions you need with our fixed rate Home Equity Loan or Home Equity Lines of Credit.



Funds Availability Notice: Great News! The Federal Reserve has increased the next day availability on deposits from \$200 to \$225, under REG CC-The expedited Funds Availability Act of 1987. Sunrise Family Credit Union is committed to make funds available as soon as possible. If there is a delayed availability of a deposit item, notification is given at the time of deposit when the funds will be available.

FYI: When setting up direct deposits, please contact the credit union for your correct "direct deposit" account numbers. Contact Member Service at 800.589.1079.

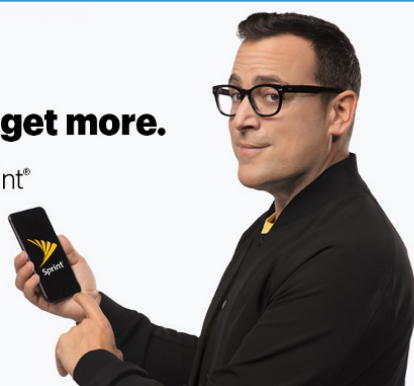
Credit union members get more.

Get \$200 when you switch to Sprint® with Unlimited Plus or Premium.

Cash via deposit. \$100/line, max 2 lines. Req. new line of service and online registration.



Love My Credit Union® rewards



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. SFCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Start saving with Sprint! Learn more at LoveMyCreditUnion.org.

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:

Judy Fletcher, Chair
Dave Royal, Vice Chair
James Voss, Secretary
Dave Wolthuis, Treasurer
C.J. Montana, Director
Dave Hunt, Director
Louis Meyette, Director

CREDIT COMMITTEE:

Beckie Arnold, Chair
Barbara Weiler
Michelle Hine
Lynn Christensen, Alternate

SUPERVISORY COMMITTEE:

Helen Bishop, Chair
Charles Brown
Kari Gleason
Mary Girou, 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, 2020.

Shares.....	0.01% 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.

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:

- Independence Day: Saturday, July 4, 2020
- Labor Day: Saturday, September 5 and Monday, September 7, 2020
- Columbus Day: Monday, October 12, 2020

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#SFCUFeelLikeFamily

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