

F.O.C.U.S.



Sunrise Family
Credit Union

Financial Options Centered Upon Service

July • August • September 2021



Feel Like Family at SFCU!

Bring Your Home Back to Life!

6.65% APR* for 36 months

Get the Money You Need to Make Your Home Your Own.

*Annual Percentage Rate. Rate represents best rate. Some restrictions, may apply. Rates subject to change without notice. Special offer ends September 3, 2021.



None of the Stress...All of the Fun!

AUTO  **LOANS** Rates as low as

2.49% APR* for up to 73 months

*Annual Percentage Rate.

Feel the **HEAT**
Keep your **COOL**
with **SKIP-A-PAY!**

When you need it most, we can help you **skip a payment**. Most of us wouldn't complain about a bit of extra cash in the savings. That's why we created a program that lets you save money when you really need it. With our Skip-A-Pay program, you can defer two monthly loan payments per year and keep the extra cash. All it takes is a small fee and fill out the form, and you can skip a payment on a SFCU qualified loan.

*Excluding real estate loans, credit cards, EZ loans (with less than 6 payments made) and lines of credit.

Enter to Win a Personal Shredder!

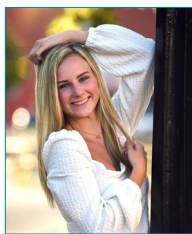


Name: _____

Address: _____ Phone: _____

SFCU Shred days have been cancelled due to the pandemic. We will reschedule these events when its safe for our staff and members. One winner will be randomly drawn on September 30, 2021. Please return to any of our 3 locations: Bay City, Essexville, or Standish or mail to Sunrise Family Credit Union, Attention Debbie Van Idour, 404 S. Euclid Ave., Bay City MI 48706 or email to dvanidour@sunrisefamilycu.org.

Congratulations 2021 SFCU Scholarship Winners!



Sydney Herring

Freeland High School.
Attending Michigan State University in the fall studying Business-Supply Chain Management.



Alexis Pace

Bay City Central High School. Attending Michigan State University in the fall studying Human Biology.



William Ozdych

John Glenn High School. Attending Western Michigan University in the fall studying Business.

Start Off Your Summer With Improving Your Financial Wellness!

Starting to feel a little pressure because of your debt? You might think about consolidating that debt into one loan—but how to do it? Here are 4 options:

- 1) **Transferring the balances to a credit card.** For some people, that's dangerous, because that's how they got in debt trouble to begin with. If it seems right for you, be sure to ask about balance transfer fees on the new card so you'll know what the transfer will cost you.
- 2) **A home equity loan or line of credit.** A home equity loan is typically for a fixed amount, while a line of credit is more like a credit card because you can use as much or as little of your credit limit as you'd like. Interest is usually tax deductible, and rates are low, but you are risking something...your home.
- 3) **A personal loan.** It's not secured so you're not risking your home, but you often need good credit to qualify.
- 4) **Borrow against your 401(k) or IRA.** Remember this: If you borrow from your 401(k) and you get fired, you have to pay it all back right away. And you'll be losing any growth you would have earned on those accounts while the money is out of them.

Ask questions so you make the right choice for you, and you could have that fresh start you've been dreaming of. Do us a favor please. Tell your friends about us so they can be smart about their money too!

Visit our website for all our low rates. We can help find a product perfect for you. Call us at 800.589.1079, stop in, or apply online at www.sunrisefamilycu.org.

Wednesdays in the Park

SFCU is a proud sponsor of **The Wednesdays in the Park Summer Concert Series** located in Wenonah Park, Bay City. Check out statetheatrebaycity.com for a full concert schedule.



Sunrise Family Credit Union is a proud sponsor of **BCLS Reading program held June 7 - August 7**. Each library branch, Pinconning, Wirt, Sage, and Auburn will have a giveaway box to enter to win a \$25 gift card for Soldens Pet Store. Enter to win during the month of July. The drawing will be held on August 2nd.

Attention Members - Now's the time to update your address, email, and phone numbers with SFCU. Be sure if you have had a change to also change it with us. You can update these items in your Home Branch account or call us for assistance 800.589.1079.

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:

Dee Bishop, Chair
Charlie Brown, Vice Chair
Mary Girou, Secretary
Susan Post, 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, 2021.

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 3 & Monday, July 5, 2021
Labor Day: Saturday, September 4 and Monday, September 6, 2021
Columbus Day: Monday, October 11, 2021

Member Only Deals
Enjoy Exclusive Savings Every Day

Love My Credit Union rewards
Get more from your credit union membership at LoveMyCreditUnion.org