

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

October • November • December 2021

Federally Insured by

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING
OPPORTUNITY

NMLS #469609

Feel Like Family at SFCU!



WITH A CREDIT UNION

On October 21, 2021, Sunrise Family Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Join us Thursday, October 21 at any one of our locations Bay City, Essexville, and Standish for refreshments and treats.

TEXT FOR TEACH



School is back in session and whether you are in the classroom, learning virtually or hitting the books at home, we know that teachers will play an even better roll for many kids across the area. Honor a teacher by texting a nomination to 64636. Text the number 4 followed by teach a space and then your teachers name, grade, and school. Each month we will select a teacher, professor, instructor, or coach and you will both receive a \$25 VISA gift card from Sunrise Family Credit Union! Yep...you win too just for making a nomination! TEXT FOR TEACH this fall through June 2021 with Sunrise Family Credit Union and 102.5 WIOG.



Holiday Home Improvement Loan

6.99% APR*

for 36 months

Special Holiday Loan
available October 1, 2021,
through December 31, 2021

*Annual Percentage Rate. Some restrictions may apply. Rates subject to change without notice. Equal housing opportunity.

HOLIDAY LOANS!

5.99% APR*

For 13 months • No payments for 90 days

*New money only. Loans subject to approval. No payments for 90 days, interest will begin accruing at loan closing. Offer good October 1, 2021 through December 31, 2021 (NCUA).



6 school districts impacting 1,400 teachers, school aids, administrators and school staff! SFCU wanted to show its appreciation for our area schools by sponsoring 6 school districts' back-to-school breakfasts. Each attendee received giveaways and a chance to win a back-to-school gift basket and a \$50 Visa gift card. SFCU is proud to support our schools!

Beginning in November, we are accepting toy donations for the Santa Joe 97.3 FM Children's program. The toy drive benefits children treated in the hospital during the holidays. Stop by any one of our 3 locations and drop them in the specially marked boxes. We are also accepting donations for cash and gift cards. While practicing health precautions and safe distancing, we will be remote broadcasting Santa Joe FM radio. Stay tuned for more updates.



Thank you to all of the member appreciation drawing entrants for helping to make the contest a success! Each of these three winners received a \$65 SFCU Visa gift card as their prize: Keri J. – Standish, S. Robert W. – Bay City, Bill W. – Bay City.



Like and follow us on Facebook for fun promotions and prize giveaways!

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 Meyeette, 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 September 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:

Columbus Day: Monday, October 11
Veteran's Day: Thursday, November 11
Thanksgiving: Thursday, November 25
Christmas Eve: Thursday, December 24 close at noon
Christmas Day: Friday, December 25 & Saturday December 26
New Year's Eve: Friday, December 31
New Year's Day: Saturday January 1



Love My Credit Union®
rewards

Exclusive member only deals! Get more from your credit union membership at LoveMyCreditUnion.org!