



·> Home Branch

Home Branch, internet home banking from SFCU. You can access your accounts any time of the day, any day of the week. Home Branch lets you access account information and make simple transactions right from your home or office — or anywhere you have access to a personal computer. You can also pay bills online and sign up for E-services.

·> Mortgages



First Mortgages

For the purchase of a new home or refinancing your existing home, SFCU can help you. With competitive interest rates and low fees, our staff is prepared and has the expertise to help you through the mortgage process.

Home Equity Loans

Called "Home Eq," a home equity loan from SFCU is one of the few remaining tax deductions for many people. Consult your tax advisor about your eligibility for the tax advantage of a home equity loan.

Home Eq Line of Credit allows you to make draws at any time up to your limit. These draws may be used for major purchases such as appliances, furniture or even an automobile; college education costs; or any good reason.

Home Eq Home Room is a single purpose home equity loan that allows you to borrow at a fixed interest rate for one large purpose like home remodeling.

·> Additional Services

SFCU offers you a wide variety of valuable financial services. As a member-owned, not-for-profit financial cooperative, credit union services are designed to meet the needs of you ... our member. Here are a few more convenient services we offer to fit your needs:

- Payroll deduction
- Direct deposit
- Indirect auto financing
- VISA gift cards
- Money orders
- Drive-up window
- Notary service
- New car price information
- Used Car Pricing From www.NADA.com
- Auto, home and life insurance
- Debt counseling
- Personal financial planning service
- Online bill payment
- Remote deposit capture
- E-services
- Financial education



·> MasterCard

For one of the best credit cards around, check out the multiple options available with our MasterCard programs. We offer you all of the advantages of a world class credit card plus our exclusive advantages:

- MasterCard Classic and Gold
- Low interest rate
- No annual fee
- 25-day grace period on purchases

·> 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.

·> Locations & Hours

Main Office:

404 S. Euclid Ave., Bay City, MI 48706
989.684.1730 or 800.589.1079

Essexville Branch:

190 N. Powell Rd., Essexville, MI 48732
989.892.1833

Standish Branch:

3887 S. Huron Rd., Standish, MI 48658
989.846.9750

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 at 9:45 a.m. and Standish Branch at 10:00 a.m. on the last Wednesday of the month due to staff training.*

www.sunrisefamilycu.org



Sunrise Family
Credit Union

Membership

You are eligible for membership in SFCU if you meet one of these criteria:

- Individuals who live, work, or worship in Bay or Arenac counties, or have an immediate family member that is a member at SFCU
- Individuals enrolled in grades K-12, a community college, college, or university located in Bay or Arenac counties
- Any person over the age of 55 who receives social security, a pension, or similar retirement, and lives in Bay or Arenac counties or a county contiguous to Bay or Arenac counties

“Once a member, always a member” Even if your employment or other qualifying factor changes, your membership at the credit union continues.

Savings

SFCU offers you a variety of savings options. Savings in the credit union earn dividends which are set by the board of directors on a quarterly basis.

- Regular Shares
- Certificates
- IRS Shares and certificates
- Christmas Club
- Insured Money Market (IMMA)
- Teachers Club Account
- Youth Shares
- Young Savers Certificate
- Save to Win Certificate



Your savings are insured to \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government. Your IRA account is also insured to \$250,000 by the NCUA.

Loans

SFCU has all of the loans to meet the needs of you and your family.

- New and used cars and trucks
- Mortgages
- Home equity loans, single purpose and platinum line of credit
- MasterCard Classic and Gold
- Boats, RV's, campers, travel trailers and motor homes
- Share secured loans
- Motorcycles
- Other secured and unsecured loans
- Line of credit loans
- Supplemental insurances



Plus, at SFCU you have these added advantages:

- Low-cost loan protection insurance on most loans
- Competitive interest rates
- Convenient payment options including payroll deductions
- Prompt loan response
- Indirect auto financing through most area auto, RV, and boat dealerships

Checking

Our checking account offers these important advantages:

- No monthly fees
- No minimum balance required
- Overdraft check protection available through a line of credit loan plan or automatic transfer from your savings account
- Carbonless copy of all checks
- Re-order online
- Courtesy Pay program

We invite you to compare with other financial institutions.

ATM/Debit

SFCU offers you quick and convenient access to your money and account information 24 hours, 7 days a

week with our ATM/Debit cards. Just look for an ATM machine displaying a CO-OP Network symbol to:

- EMV chip protection
- Make cash withdrawals from your account
- Make deposits to your account
- Make purchases at merchants that accept MasterCard
- Transfer funds within your account
- Make loan payments (at CO-OP Network ATMs only)
- Surcharge free access at over 30,000 CO-OP Network ATMs



Get instant secure connection to your accounts, anytime, anywhere, on your mobile device with SFCU Mobile Banking. You must sign in to your online banking account to sign up for Mobile Banking. Once enrolled, you will be able to:

- Login with current Home Branch username and password
- View your account list, balances and transactions
- Complete transfers and loan payments
- Sign up for text alerts
- Locate your local surcharge - free ATM's

*Text Data Plan rates may apply

Teller 24

With Teller 24, you can conduct routine financial transactions from any touch tone telephone. Members must sign up at any SFCU location.

- Account balances and information
- Loan balances, payment amounts, due dates and interest rates
- Histories of your savings and loan accounts
- Individual draft/check inquiries
- Monetary transactions
- Transfers within your account
- Make loan payments
- Request withdrawals with a check sent to you the next business day