



**Sunrise Family**  
Credit Union

**2017**  
April • May • June

# F.O.C.U.S.

*Financial Options Centered Upon Service*



## BRING ON SPRING!

Start the Season with Great Rates  
on Boat and RV Financing!

Rates as  
low as **2.75% APR\***

Low monthly payments | Easy application process | Fast approvals

Visit us and apply online [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org)

\*APR Annual Percentage Rate. The rate may vary depending on credit score. Some restrictions apply.  
See SFCU for details. Rates are subject to change.



## Home Equity Loans...Put Your Home to Work For You!

Check out a home equity loan with low rates with no closing costs\*. Consolidate debt, make home improvements, take vacations and cash out for any reason! Call or contact our friendly loan department today and find out how easy it can be to have money at your fingertips.

For qualified borrowers, all rates are subject to credit approval. Please see SFCU for further details.

**Yes! We do Mortgages!** We offer a wide range of products with flexible down payment options. Talk with a loan officer today by calling 800.589.1079!



# Celebrating National Youth Month in April!

**Join the Sunrise Youth Savers!** Our accounts are the perfect way to teach kids the value of saving money on a regular basis. By starting the education process early, your children or grandchildren will be better equipped to make wise financial decisions in the future.



Our accounts offer the following features:

- Open with a low deposit of \$10
- Kids receive quarterly dividends on entire account balance
- No monthly service fee
- Free gift for joining
- Certificates of deposits with opening deposit at \$100
- Special events & celebrations
- Financial tools for kids

As part of our financial education and awareness program we offer presentations on a wide variety of topics. Sunrise Family Credit Union's goal is to start our youth on the path to a bright financial future!

We will be having a drawing for \$100! Stop in and open a new membership and receive an entry with each youth account transaction. Entries for the drawing end April 31, 2017.

If you are interested in having Sunrise Family Credit Union speak to your students on any financial topics please contact Debbie at 989.684.1730 ext. 6062.

## NEW Consumer Alerts for SFCU Credit Cards!

Money Talks (at least, it should). Don't let your money give you the silent treatment. Log in to protect your accounts with Consumer Alerts today! You choose which types of account alerts you want to receive and how you want to receive them — by text or email. Consumer Alerts help protect you from fraud by putting you in control of your account information.

With Consumer Alerts, know when:

- Large purchases occur (and you set the amount)
- A purchase is made without your card being present
- Purchases are made from outside the country

Go to [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) to learn more about protecting your account with Consumer Alerts.



## Attention Members - Free Lunch and Learn on Friday, April 28

**Please join us** for a Smart Phone Android OS and Apple iOS "Tips and Tricks" seminar from 11am-12pm at 404 S. Euclid Ave. Bay City Main office Presented to you by Sprint. Lunch and refreshments will be served. Please RSVP by calling 989.684.1730 ext. 6062.

## RELAY for LIFE!

This year, Sunrise Family Credit Union will be involved in two Relay for Life Events for the American Cancer Society. We are so grateful for the generosity of our hard working staff and community members who bought sale items, made donations and came to our SFCU events to show support! Please join us... **The Sunrise Savers!**



**Friday, April 7, 2017** for Arenac County located in Standish at Standish – Sterling Middle school from 6pm-11pm

**Saturday, May 20, 2017** for Bay County located in Bay City at Wenonah Park from 10am – 12:00pm \$1 for beef jerky sticks, \$7 for 7 oz. candles, \$5 for 3oz. candles and \$3 for wax melts. All donations benefit American Cancer Society.

## FYI Reminders

- There may be a 10 day hold put on your rapid refund check deposited into your SFCU account. This does not apply to direct deposit.
- Please contact us when setting up direct deposit. You will need your correct routing and account number for direct deposit service.

### Directors:

Judy Fletcher, Chair  
Richard Niemann, Vice Chair  
Patricia Wilson, Secretary  
Dave Wolthuis, Treasurer  
Larry Nichols, Director  
C.J. Montana, Director  
Dave Hunt, Director

### Supervisory Committee:

Robert Shearer – Chair  
Louis Meyette – Vice Chair  
David Mitin – Secretary  
Dave Royal, Alternate

### Credit Committee:

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

Feel Like Family at SFCU!



### 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 March 31, 2017.

Shares . . . . . 0.10% 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.



### Main Office:

404 S. Euclid Ave., Bay City, MI 48706  
989.684.1730 or 800.589.1079, Fax: 989.686.2552

### Essexville Branch:

190 N. Powell Rd., Essexville, MI 48732  
989.892.1833, Fax: 989.892.7638

### Standish Branch:

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.**

## 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.

## Holiday Closings

**Good Friday:** Friday, April 14 closed at Noon

**Memorial Day:** Saturday, May 27 and Monday, May 29

**Independence Day:** Tuesday, July 4

## Coming Up

### Good Samaritan Rescue Mission Drive

SFCU is collecting items for Easter Dinner for the homeless shelter. Items will be accepted at our Bay City and Essexville locations. A complete list of items will be available.