



Sunrise Family
Credit Union

October • November • December

FOCUS

Financial Options Centered Upon Service



DREAMS
Thrive
HERE

Enter the dream zone where we strive to help make your dreams come true! Pay bills, buy gifts or make life more enjoyable with cash for any reason!

Hurry in for the best rates available on loan financing.

We'll sweeten the terms of your loan

with our awesome rates and unbelievable low monthly payments. Plus, our application process is easy and approval time is fast. Apply online at www.sunrisefamilycu.org, call 800.589.1079, or visit any of our branches to start your savings today.

*Rates, terms and conditions vary based on credit worthiness qualifications. All loans are subject to approval and are subject to change without notice.



62nd Annual Meeting

The annual meeting will be held on March 16, 2018. Two (2) Directors and one (1) Supervisory Committee member will be elected. A Nominating Committee has been established. Any member in good standing, age 18 years or older can place their name in nominations by filing a petition supported by the signatures by 50 members of the credit union. Petition forms are available at the main office and must be submitted by Friday, December 8, 2017.

Holiday Skip-A-Payment*

Skip Past a Payment and Hop to the Shop!

Everyone deserves a break during the holidays. That's why SFCU offers our skip-a-payment program. Skip your monthly loan payment and use the money for whatever you need it for! Its extra cash for a special purchase, take care of debt, or just enjoy the peace of mind of paying all of your monthly bills! Contact SFCU to learn more or go online for our printable coupon application. A portion of the \$25 fee for each loan skipped is donated to charity during the holiday season.

*You may skip two (2) skip a payments per loan per year for a small fee of \$25. You must have a qualifying loan payment. Excludes: EZ loan, real estate loans and credit cards. (Cannot be consecutive months).

Merry Moola!

May Your Season Sparkle with our Holiday Loans

Rates as low as **4.99% APR*** up to 13 months

Affordable financing for all your holiday wish lists is just around the corner at your local Sunrise Family Credit Union office. Our holiday loan special can help you get the cash you need for everything you want!

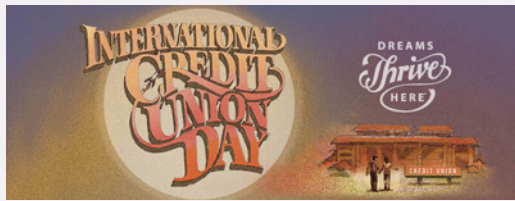
*Annual Percentage Rate. Rates terms and conditions vary based on credit worthiness qualifications. All loans are subject to approval and are subject to change without notice. Offer expires December 31, 2017.

Perfect Gift – VISA Gift Cards!

It's time to start thinking about holiday shopping! VISA Gift Cards are a perfect idea. They're welcome anywhere VISA cards are accepted. You choose an amount between \$25 and \$1,000*, plus an additional \$3.00 service fee. We load the cards in minutes. The recipient can choose where to go and what to buy. It's simple and a great gift idea! Don't forget about Christmas Club Accounts! Call Member Service for details.

*Call 800.589.1079 for details. Some instances may take up to 24 hours to load. Ask for details.





Thursday, October 19

Sunrise Family Credit Union celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life!

Please join us and celebrate with refreshments and fellowship. We will be celebrating at all three SFCU locations, Bay City, Essexville and Standish. Kids will receive a free Trick or Treat Bag.

New MasterCard EMV Chip Debit Cards

All SFCU Debit Cards now come with built-in EMV chip technology. This gives you greater fraud protection when you use your card at a chip-activated terminal. The card is not only more secure – it's also easy to use.

We are pleased to announce SFCU will be issuing EMV Chip Debit Cards to all our current MasterCard Debit Card Holders. This process has begun and the process will be completed by early November. You will be issued a new number and new PIN. After you receive your new card, you will need to call the number on the sticker on the front of the card to activate it. You will then have ten days to update your information with any business/merchant you have given your card number to for recurring payments before your old card is deactivated. If you have any problems after you receive your new card, please call the credit union at 989.684.1730 or 800.589.1079.



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 today at lovemycreditunion.org or visit our website.

Holiday Sharing

As the holidays and the cold winter months grow near, it's time to be thankful for all the things we have and time to remember those who may be less fortunate. During this holiday season, Sunrise Family Credit Union is reaching out to our members and the communities we serve asking you to reach in your heart and help us brighten the holiday.

Now through the end of October, please consider donating hats, mittens, gloves and coats to the "Coats for Kids" program.

Now through December 15th, we are taking donations for toys to benefit the "SANTA JOE" 97.3 FM Program. We will be sending toys to children in the hospital during the holidays. Stop by any of our three offices and drop them in the specially marked boxes for both programs. At the end of the December, we will work with area non-profit organizations to get them in the hands of those who need them the most throughout Bay and Arenac Counties.

Same Day ACH Payments

Over the past several months and continuing until March 2018, the National Automated Clearing House Association (NACHA) is phasing in Same Day ACH. This has a direct impact on many of our members. The initial phase of Same Day ACH made it possible for deposits that are sent through electronically to member accounts to be deposited the same day they were originated. The second phase of Same Day ACH takes effect on September 15, 2017 and will affect debits or payments that come out of your account to occur on the same day they were initiated. How will this affect you? If you pay for something online (whether a purchase or a bill) and use your checking account to pay, it could come through the same day that you authorized it. If you write a check at a retailer and they scan the check and give it back to you, that check amount could clear your account that same day. This also means that withdrawals may post to your account before deposits. If you do not have it already, Sunrise Family Credit Union's Online Banking "Home Branch" is a great way to stay abreast of the activity on your account 24/7.

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 September 30, 2017.

Shares 0.05% 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.



NMLS #469609



Federally Insured by NCUA

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.

FYI Reminders: MasterMoney Debit Cards

- Signature limits on Debit Cards are \$2,000 per day and 15 transactions. PIN based limits on Debit Cards are \$500.00 per day and 5 transactions. The 24 hour period is 6:00 p.m. to 6:00 p.m.

Checks deposited through ATM into your SFCU account may NOT be available for up to two (2) business days.

Holiday Closings

- Columbus Day: Monday, Oct. 9
- Thanksgiving: Thursday, Nov. 23 and Friday, Nov. 24
- Christmas Day: Monday, Dec. 25
- New Year's Day: Monday, Jan. 1, 2018