



Sunrise Family
Credit Union

2018
January • February • March

F.O.C.U.S.

Financial Options Centered Upon Service



ERASE

Debt

with a Consolidation Loan

as low as

7.99% APR*
for 60 months

Everyone deserves new beginnings! With a Debt Consolidation Loan you can unload the debt load from the holidays! Go ahead and consolidate your debts, pay off your high interest credit cards with your other lenders with a special offer as low as 7.99% APR* for 60 months. This special offer is good January 1 - March 31, 2018. Use your SFCU loan to combine those balances into one low monthly payment! It's quick and easy! Stop by one of our branches and fill out your loan application today or apply online at www.sunrisefamilycu.org.

*Annual Percentage Rate. The promotional special of 7.99% APR for 60 months is good until 3/31/2018. Some restrictions apply.

Skip-A-Payment for Extra Cash

Could you use some extra cash this year? For a small processing fee of \$25.00 you may skip your qualifying* loan payment and use the money for something else. Log onto www.sunrisefamilycu.org to print the application or come into any of our three locations.

*All loans must be current to qualify for the postponed loan payment. Members will not qualify if they have caused a loss to the credit union or have any charged off loans that were not redeemed. Mortgages, home equity loans, lines of credit, EZ Loan and loans with less than 6 months are not eligible. Some restrictions apply.

SFCU is now on Facebook
visit us and like our page!



How About an Easy Hundred Bucks in Your Pocket?

Do you have an auto loan financed somewhere other than SFCU? We'll pay you \$100 when you finance your existing auto loan of \$5,000 or more from another financial institution with loan approval and funding*. With our low rates and multiple terms, you may be able to lower your monthly payments. Visit www.sunrisefamilycu.org and click on the loan application button.

*All SFCU credit policies and underwriting guidelines apply. Minimum refinance balance to qualify for this offer is \$5000. Existing loan balances cannot be divided to qualify as multiple loans. See loan personnel for details.



62nd Annual Meeting

The annual meeting will be held on Friday, March 16, 2018. Incumbents running for re-election are Rich Niemann, Larry Nichols and Dave Mitin. Any member in good standing, age 18 years and older can place their name in nominations by submitting a Petition Form. Petition Forms are available at the main office in Bay City and must be submitted by Friday, February 9th, 2018.

We're looking for volunteers like you! Want to become more involved with your credit union? If so, please consider becoming a volunteer! As a member-owned, not for profit financial cooperative, SFCU relies on members to volunteer their time and efforts to help set the overall course of the credit union. Volunteers play a key role and the contributions they make impact the day to-day functions of our operations, as well as shape the future of our credit union. The SFCU Board of Directors is currently seeking volunteers to serve as **Associate Directors** and **Supervisory Committee** members. If interested, please contact Barb Weiler at 989.684.1730 for details.

Save on TurboTax and Love My Credit Union rewards!



As a Sunrise Family Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th, 2018.

More Savings with Love My Credit Union Rewards! In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit www.sunrisefamilycu.org home page for more information.

Want Your Refund Faster? Choose Direct Deposit. Designate "Direct Deposit" on your tax refund form, and your refund will be transferred directly into your Sunrise Family Credit Union account — usually in as little as 10 days. Remember, you will need your Credit Union account number (contact SFCU 800.589.1079) and routing number (272476983) in order to complete the form.



Heading South? Need A Temporary Address Change?

If you are going to be away from your current address for an extended time or have recently moved, please contact us or update your address on Online Banking (Home Branch). For account security, statements are not forwarded by the post office.

Attention Home Branch Users

Our home banking product Home Branch will have new upgrades! The new product will still provide 24 hour, 7 day a week access to your account wherever you are. The changes will include additional security options, enhanced on-line loan application, careers tab, and helpful links and resources. The design of the pages has been updated and will allow for easier navigation, including being able to personalize a dashboard for your accounts, and new responsive design for SFCU Mobile App and Tablets. Watch our website for more information.

2018 SFCU Scholarship Applications Available Soon

Sunrise Family Credit Union will once again offer scholarships to high school seniors who are planning on continued education at an accredited college, trade school or university. Applications will be available in mid-January at any SFCU branch or online at sunrisefamilycu.org. All applications are due and must be post marked by April 30, 2018. Applicants must be high school graduating seniors and a primary member of SFCU. Good luck class of 2018!

Sunrise Family Credit Union is Growing

Sunrise Family Credit Union is proud to extend its family to serve those who live, work, worship, attend school in, and businesses located in Bay or Arenac Counties. Retirees over the age of 55, receiving a pension or social security and living within Bay, Arenac or a surrounding counties. Please spread the word to family and friends to help your Credit Union grow and prosper with you!

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 December 31, 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.

Holiday Closings

Martin Luther King Day: Monday, January 15, 2018
President's Day: Monday, February 19, 2018
Good Friday: Friday, March 30, 2018 closed at Noon

THANK YOU to all members who showed support of our Coats for Kids, Toys for Tots and Santa Joe campaign. With your help, we were proud to keep kids warm this winter, donate many toys and cash to area children and those who are in the hospital during the holidays.