

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

April • May • June 2019



Loans for what you're dreaming of!

Have You Been Dreaming About That New Boat, RV, Auto, or Even Home for This Summer?

Make it a reality with the help of SFCU's friendly loan department and enjoy these benefits: **great rates, low monthly payments, easy application process, and fast approvals!** Visit any of our three locations or apply online at www.sunrisefamilycu.org.

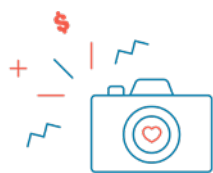


April is Youth Month!

In April, Sunrise Family Credit Union is celebrating Youth Month, which is a celebration that helps teach and encourage kids to develop good financial habits.

Young members are encouraged to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding and security.

Every youth member under the age of 18 who makes a transaction or opens a new membership during the month of April will receive a free gift. Each deposit earns a drawing entry for a camera. Encourage your child to make regular small deposits each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow.



The Future is Yours

➤ Picture it! ♥ Save for it! + Share it! ➤



Save money with amazing discounts. Visit lovemycreditunion.org for more information.

Have You Gone Paperless Yet?

At SFCU, catering to families is our passion, catering to the environment is our duty. That's why we've established **HomeBranch™**, our free online banking service that's convenient for you and good for the environment. **HomeBranch™** allows you to easily access and manage your account from your computer or mobile phone anytime, anywhere. That's good for the environment because it eliminates the need to mail statements and bills to our members, therefore reducing paper usage and waste.

All eServices can be signed up through our HomeBranch Internet Banking site. eStatements will allow you to view your statements online. eStatements are easier, more secure and more convenient than paper statements, and you will receive them much quicker than traditional paper statements.

Free Shred Day!

SFCU Members can bring in a donation of school supplies and your documents can be shredded for free! **Bay City Office** – Saturday, June 8, 10 am-12 pm, **Essexville Branch** – Saturday, June 22, 10 am-12 pm, **Standish Branch** will have a locked receptacle beginning Saturday, June 8.

4 boxes or bags maximum on personal shred only. No businesses or estates please.

Join us and Root for our Team Sunrise Savers RELAY for Life

Friday, April 12, 2019 for Arenac County located in Standish at Standish-Sterling Middle School from 6 pm-12 am, Saturday, May 18, 2019 for Bay County located in Bay City Wenonah Park from 10 am – 10:00 pm. All donations benefit American Cancer Society.



A little bag makes a big difference! Help provide Hope and Care to the Homeless. Fill a Hope and Care tote with items to benefit the Good Samaritan Rescue Mission of Bay City. Our Bay City Office and Hampton Branch will have totes to take and fill and return by April 30, 2019.

Feel Like Family at SFCU!

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
Patricia Wilson, Secretary
Dave Wolthuis, Treasurer
David Royal, Director
C.J. Montana, Director
Dave Hunt, Director
Louis Meyette, Director

CREDIT COMMITTEE:

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

SUPERVISORY COMMITTEE:

Helen Bishop, Chair
Charles Brown
Kari Gleason



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, 2019.

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.

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:

- Good Friday – Friday, April 19 all offices closed at noon
- Memorial Day – Saturday, May 25 and Monday, May 27 closed
- Independence Day – Thursday, July 4 closed



#SFCUFeelLikeFamily

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