F.O.C.U.S.



Financial Options Centered Upon Service

April • May • June 2023

Feel Like Family at SFCU!



With Our Spring Home Equity Loan Special!

Tap into your home's value with one of our home equity offerings and receive up to \$500 off closing costs!

- Consolidate debt
- Home improvements
- Education
- Vacation
- Summer toys
- Cash out of any purpose

Call our friendly loan department today and find out how easy it can be to have money at your fingertips!

No hassle...low interest rate as low as **6.25% APR** Valid April 1 through June 30, 2023.

* Annual percentage rate. Terms and conditions apply.

Spring Fever?

It's Time for the BEST RATE of the Year on Boats and RVs!

As low as 6.75% APR

May 1- May 31

It's spring fever and for a limited time, you can secure the lowest rate of the year on boat and recreational vehicle financing. Visit one of our three locations in Bay City, Essexville and Standish.

For Saturday shoppers, our loan departments are open on Saturday form 9am-12:30pm.

*Annual percentage rate. New loans only. Terms and conditions apply.



Spruce Up Your Life With a Home Loan!





Welcome, Jeff Rabanus CEO/President!

Hello, I am Jeff Rabanus and I am very excited to be the CEO/President of Sunrise Family Credit Union. I have been working in the banking and credit union industry for 27 years, holding senior executive and CEO positions. I truly believe in the credit union motto of "People helping People". Sunrise Family Credit Union continues to be a leader and

community partner in the Great Lakes Bay Region and enjoy helping our members reach and fulfill their dreams. I look forward to working with our wonderful team and help grow the credit union.

Unleash the Power of Saving at SFCU

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.

During the month of April, every Youth Member under the age of 18 who opens a new Youth Savings account, SFCU will deposit your minimum deposit for membership of \$10.00.



National Credit Union Youth Month 2023

For current Youth Members who make a deposit into their account, SFCU will donate \$5 to the Bay County or Arenac County Humane Society.



Member Reminders:

Please call our office for your correct account numbers for your direct deposit. The Routing number is 272476983.

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:

Louis Meyette, Chair David Royal , Vice Chair James Voss, Secretary C.J. Montana, Treasurer Dave Wolthuis, Director Dave Hunt, Director Katherine Grant, Director

CREDIT COMMITTEE:

Jeff Rabanus Michelle Hine



SUPERVISORY COMMITTEE:

James Griffiths Mary Girou, Secretary





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 7 all offices close at 12:00pm

Memorial Day: Closed Saturday, May 28, and Monday May 29

Independence Day: Closed Tuesday, July 4





Exclusive Member Discounts

Just for you! Visit lovemycreditunion.org
to learn more.