

# F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family  
Credit Union

July • August • September 2022

Federally Insured by

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

## NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING  
OPPORTUNITY

NMLS #469609

*Feel Like Family at SFCU!*

## Out With The Cold...

# In With The SUMMER HOTNESS!



### Drive Away With a Great Auto Loan Rate

Do you have a new vehicle in your future? Let SFCU help you with **low interest rates and flexible terms!**

## Bring Your Home Back to Life!

Our Home Equity, Home Improvement Loans, or Mortgages might be just right for you! Stop in to a local branch or call 800-589-1079.



## Best SUMMER DAYS LOAN

Great Rates on Personal Loans!





**Judy L. Fletcher**  
**June 26, 1939 - May 17, 2022**

In March, she celebrated 30 years of service to the Board of Directors at Sunrise Family Credit Union, the last 6 years as Chairperson. She was a solid advocate for the credit union and strong mentor for the employees. She will be sorely missed.

**Vehicle Protection Options**

With gas prices rising, don't forget to protect your vehicle with our quick and easy vehicle protection. Extend the auto warranty on your car. We are with you from quote to claim. Get a FREE QUOTE now!

**Protection Plans Plus  
 Mechanical Breakdown  
 Gap Insurance**

Call us at 800-589-1079 and speak to our friendly Loan Department. They would be happy to assist you.



Feel the **HEAT**  
 Keep your **COOL**  
 with **SKIP-A-PAY!**

When you need it most, we can help you skip a payment. Most of us wouldn't complain about a bit of extra cash in the savings. That's why we created a program that lets you save money when you really need it. With our Skip-A-Pay program, you can defer two monthly loan payments per year and keep the extra cash. All it takes is a small fee and fill out the form, and you can skip a payment on a SFCU qualified loan.

*\*Excluding real estate loans, credit cards, EZ loans (with less than 6 payments made) and lines of credit.*

**Attention Members:** Teller24 will sunset on December 31, 2022. Our Audio Response Unit Service, Teller 24 will no longer be available after December 31, 2022. If you are one of the few members still using Teller24, please contact the Member Service Department and our staff will be happy to help get you transitioned to our easy and convenient Mobility App.

**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
- Dave Royal, Vice Chair
- James Voss, Secretary
- Dave Wolthuis, Treasurer
- C.J. Montana, Director
- Dave Hunt, Director
- Katherine Grant, Director

**CREDIT COMMITTEE:**

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

**SUPERVISORY COMMITTEE:**

- James Griffiths
- Susan Post
- Mary Girou, Secretary
- Helen D. Bishop, Alternate



**FOLLOW US FOR PROMOTIONS AND FUN GIVEAWAYS!**

**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 June 30, 2022.

Shares.....	0.01% 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:**

- Labor Day: Saturday, September 3 and Monday, September 5, 2022
- Columbus Day: Monday, October 10, 2022



**Love My Credit Union®**  
 rewards

Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) for member discounts!