



Sunrise Family
Credit Union

January · February · March

Happy New Year!

F.O.C.U.S.

Financial Options Centered Upon Service

New Saturday Hours

Beginning February 1, 2017 - Saturday hours will be 9:00 am-12:30 pm for the Lobby and Drive-Thru. Please make a note.

Credit Card Balance Transfer



3.99% APR* for 12 months

With a SFCU MasterCard® lighten 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 low balance transfer offer of 3.99% APR* for 12 months. This special balance transfer offer is good January 15 - March 31, 2017. Use your SFCU MasterCard to combine those balances into one low monthly payment! Generous credit limits and no annual fees. It's quick and easy! Stop by one of our branches and fill out your MasterCard application today or apply online www.sunrisefamilycu.org.

*Annual Percentage Rate. Minimum balance transfer amount is \$500. The promotional special of 3.99% APR for 12 months is good until 12/31/2017. Balances remaining after January 1, 2017 the APR will return to 8.99%. Some restrictions apply.



Skip-A-Payment

Could you use some extra cash this year? For a small fee of \$25 you may skip your qualifying* loan payment, use the money for something else. Log onto www.sunrisefamilycu.org to print the application you need or come into any office in Bay City, Essexville or Standish.

*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 who has any charged off loan 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.



How About an Easy Hundred Bucks?

Do you have an auto loan financed somewhere other than SFCU? We'll pay you \$100 when you refinance your existing auto loan of \$5,000 or more from any other financial institution! With our low rates and multiple terms, you may be able to lower your monthly payments upon auto loan approval.

1. Bring this coupon to any of our three locations or visit www.sunrisefamilycu.org and click on the loan application button.
2. On approval of credit and funding of your auto loan, we will pay off your existing auto loan.
3. You'll get \$100!

Member Name _____ Account # _____

SFCU Employee Name _____ Emp. # _____ Date _____

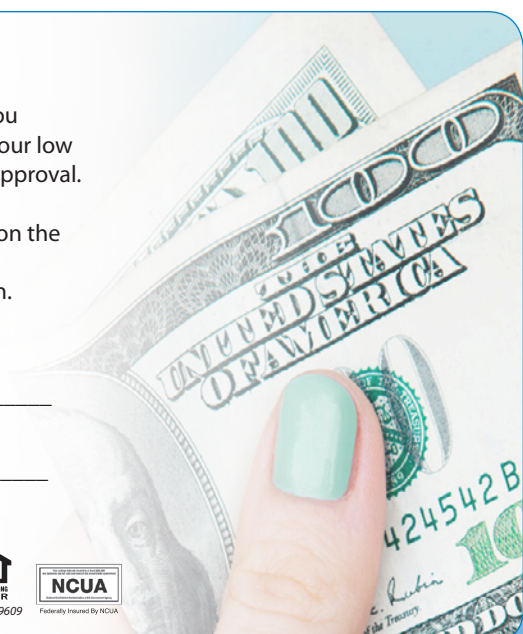
Thank you for choosing SFCU!

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



NMLS #469609

Federally Insured By NCUA



Our 61st Annual Meeting

The annual meeting will be held on Friday, March 10, 2017. Incumbents running for re-election are Patricia Wilson, Dave Hunt and Dave Royal. Any member in good standing, age 18 years and older can place their name for nominations by submitting a petition form. Petition Forms are available at the main office in Bay City and must be submitted by Friday, February 10th, 2017.



2017 SFCU Scholarships

Attention Graduating Seniors! Members of Sunrise Family Credit Union who are graduating seniors planning on attending an accredited college, trade school or university are encouraged to apply for one of three scholarships being awarded. The scholarships are \$1,500, \$1,000 and \$500. Scholarship awards are available for the 2017 fall semester. The deadline for the scholarship is March 31, 2017. A scholarship application is available online at www.sunrisefamilycu.org or visit one of our area three SFCU locations in Bay City, Essexville or Standish. For questions contact Debbie Van Idour at 989.684.1730 ext. 6062.

**SFCU employees, official family and relatives living in the same household are not eligible.*

File Your Taxes the Smarter Way and Save Up to \$15 on TurboTax®!



SFCU members can get up to \$15 off TurboTax federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Start TurboTax today and save!

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

Refer A Friend and Earn \$25 for Each Referral

Each qualifying new member you refer to us gets you \$25. It's our way of thanking you. Plus, your friends and family you refer will thank you too! If you are delighted with Sunrise Family Credit Union, we invite you to refer someone you know to open an account with us.

It's easy— simply ask for the Refer A Friend coupon at any location in Bay City, Essexville and Standish or print one online at www.sunrisefamilycu.org. Bring it in and every qualified "friend" that joins earns you \$25! SFCU is all about making you feel like family by rewarding you.



- The referring (current member) must have an account and be signed up for both e-statements and Home branch (online banking) - AND -
- The referred (new member) must open a new account with (1) of the following options:
 - Checking, debit card, direct deposit, e-statements and HomeBranch (online banking)
 - A new loan with e-statements
 - A new MasterCard credit card with e-statements

FYI Reminders

- ATM deposits over \$100 will be an automatic 2 day hold on funds.
- Please contact us when setting up direct deposit. You will need your correct routing and account number.
- There may be a 10 day hold put on your rapid refund check deposited into your SFCU account. This does not apply to direct deposit.

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:

Louis Meyette – Chairman
Robert Shearer – Vice Chairman
David Mitin – Secretary
Dave Royal, Alternate

Credit Committee:

Michelle Hine, Chair
Barbara Weiler
Beckie Arnold
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, 2016.

Shares 0.10% 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.



Main Office:

404 S. Euclid Ave., Bay City, MI 48706
989.684.1730, 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 or 888.529.1160, 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 1:00 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

President's Day: Monday, February 20, 2017
Good Friday: April 14, 2017 closing at noon

Thank you to all our members who participated in Coats for Kids and Toys for Tots programs!