



Sunrise Family
Credit Union

2017
July · August · September

F.O.C.U.S.

Financial Options Centered Upon Service



It's Summertime and our Deals are Hot, Hot, Hot!

Auto loan rates are low and so are our monthly payments! When you apply and are approved for a vehicle loan now until September 30, 2017 you may qualify for our Protection Bundle which includes:

- Credit life, disability and GAP insurance
- Extended term to 66 months
- 1 free Skip-a-Pay per year
- Free deposit of \$100 into your SFCU share account

**Some restrictions apply.*

Would you like \$500 MAILED TO YOUR HOME?

Check out this website: bonusdrive.com to see if you qualify for a \$500 rebate on your vehicle.

Looking for a New Home? Yes, We Do 30 Year Mortgages!

With the interest rates near all-time low, this is a great time to purchase your first home. Remember that before you look for a new home; first contact your personal Mortgage Loan Officer. We are ready to help you with your home buying needs.

Getting a mortgage these days requires someone who can help you choose the loan that's right for you. We offer conventional fixed-rate mortgages with great payment terms. We make it simple! Contact our Mortgage Loan Officer, Sue Wendt, at 989.671.6014 or swendt@sunrisefamilycu.org.



Home Equity Loans are so popular with members, we've extended this special offer...

NO CLOSING FEES through September 30, 2017!

Whether it's money for vacation, boat, home improvement, or college, the equity in your home could be your answer. With a low-interest home equity loan or line of credit, you can put your home to work for you.

Congratulations 2017 SFCU Scholarship Winners!



Kaylee Meyers
Garber High School



Alexandra Failing
Bay City Western High School



Michelle Herring
Freeland High School

Remote Deposit Capture...Tap. Snap. Deposit.

Now you are able to deposit a check using your smartphone. Simply go to SFCU's mobile site or mobile app for access to **Deposit** then **Deposit check**. You must be enrolled in our Mobile Banking App. You can enroll by logging into your home banking, service tab and enroll. Upon enrolling (if you are not already enrolled) you will receive some text messages to finish your enrollment. You will then be asked to follow the instructions. It will ask you to upload a picture of your check for deposit. Quick, easy and secure — The new way to bank!

FREE Shred Day - September 14

To help prevent fraud and identity theft, SFCU will shred your personal papers for FREE at our Bay City office located at 404 S. Euclid Ave. from 11 am - 1 pm. Can't make it to Bay City? No problem! A tote will be available at our Essexville and Standish locations through September.



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. SFCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Start saving today at LoveMyCreditUnion.org or visit our website.

E-services: No Lines to Wait In

SFCU Credit Union offers you powerful and easy ways to use online and mobile banking tools to simplify managing your finances. This is safe, secure and it never sleeps so you can bank virtually anytime, from anywhere. We think you deserve the convenience and flexibility to bank online 24/7, not waiting in line. Contact our friendly Member Service Department today for details.

Introducing Websign

You may be able to sign your loan documents with ease and the freedom from the comforts of home. For more information contact our loan department at 989.684.1730 x 6015.

Wednesdays in the Park

SFCU is a proud sponsor of "Wednesdays in the Park" Summer Concert Series at Wenonah Park's Friendship Shell in Bay City. The show begins at 7:00 pm. For full concert schedules and details visit www.statetheatre.com.

Community Blood Drive Event

Join us Tuesday, July 18 from 12pm-6pm at the Century 21 Realty on Euclid Ave. in Bay City (Across from SFCU) and the Michigan Blood Mobile Bus. We'll be joining you along with other local businesses to enjoy refreshments, giveaways and drawings while you give blood — our way of saying thank you! See you there.



We've got Discount Tickets for thrills and savings!

If you're planning a trip to Cedar Point Amusement Park this summer, be sure to stop by SFCU before you go for your discounted tickets. Visit us on the web at www.sunrisefamilycu.org for a full list of pricing.

Holiday Closings Labor Day: Saturday, September 2 and Monday, September 4, 2017

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 June 30, 2017.

Shares 0.5% 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 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.

FYI Reminder Members, please be advised that debits (electronic fund transfers) can process on the same day beginning September 1, 2017.



Congratulations!

Gwen Waldie from Standish was our \$100 SFCU Visa gift card winner during April Youth Month.