

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

July • August • September 2019



Loans For What You're Dreaming of! Summer Toys, Auto, Boats, RV's and Motorcycles, or Even a New Home for This Summer.

Turn those summer dreams into 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.

25 Month
CD Special **2.53% APY***

*Annual percentage yield



Looking for Mortgage Options?

SFCU offers a variety of loan programs to meet your needs. We offer conventional fixed-rate mortgages with great payment terms as well as balloon mortgages. We make it simple and you'll feel like family. Contact Sue Wendt in our Mortgage Department at 989.671.6014 or swendt@sunrisefamilycu.org.



Home Equity Loans

MAKE YOUR HOME WORK FOR YOU! Use your equity to help make your home even more enjoyable. From upgrading to your dream kitchen, consolidating debt or vacations, SFCU has the borrowing solutions you need with our fixed rate Home Equity Loan or Home Equity Lines of Credit.

Make No Payments for 60 Days with Direct Financing from SFCU

When you finance or refinance your loan with SFCU from another financial institution. Talk to us about moving your loan to SFCU. You may be able to lower your monthly payment and save more on interest. The best part is you can take advantage of the special offer of no payment for 60 days!* Great low rates and flexible terms.

*Approvals are subject to underwriting standards and some restrictions may apply. Direct loans only. Excludes existing SFCU loans. No payment for 60 days, interest will begin accruing at loan closing. Promotional details are subject to change without notice. Visit us at www.sunrisefamilycu.org to apply today!

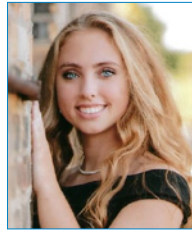
Congratulations 2019 SFCU Scholarship Winners!



Eileen Kelly
Bay City Western High School. Attending University of Michigan in the fall studying Architecture.



Gabriella Craner
Standish-Sterling Central High School. Attending University of Michigan in the fall studying Biology (pre-medicine).

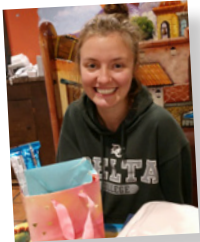


Mia Bacigalupo
Bay City Western High School. Attending Alma College in the fall studying Psychology.

Summer Skip-A-Payment!

Take a vacation from your Sunrise Family Loan Payment. Summer Skip-A-Payment* is here and SFCU wants to help you put some extra cash in your pocket this summer season. With our Skip-A-Payment you can skip your loan payment(s) for July, August or September. A small fee of \$25 will be charged for each loan. Limit (2) skips per loan per year.

**Some restrictions may apply. Real estate loans, credit cards, EZ Loan, loans with less than six payments made and lines of credit are not eligible.*



Meet Ellie Klein, SFCU Co-op Student

Ellie is a Garber High School 2019 graduate. She enjoys sports in her leisure time. Ellie has work experience and skills to help with future employment. Ellie's duties included working in Member Service as a teller, Collection Department and with Debbie Van Idour in the Marketing Department. Ellie has gained great confidence in her abilities. This was our first year co-op student experience and it was a great success!

Wednesdays in the Park Summer Concert Series

SFCU is a proud sponsor of The Wednesdays in the Park Summer Concert Series at Wenonah Park Friendship Shell in Bay City! Show begins at 7:00 pm. Free will donation (Rain Site at The State Theatre). For full concert schedules and details visit www.statetheatre.com. Come out and support your community and enjoy the entertainment in beautiful Bay City. Also, enjoy free concerts at the Standish Depot in Standish. Concerts begin at 7pm. Visit standishdepot.org for concert schedule. Pinconning Area "Tuesday in the Park" begins on Tuesday, June 11 6:30 pm. Concert schedule can be found at Pinconning/linwood.com.

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 with Sprint and LoveMyCreditUnion.org



"Identifying Fake News" on the Internet (Don't be Dooped!) FREE Presentation!

- Presented by: Dani DiAmico, from the Sage Library
- Thursday, September 26, 2019
- Pizza provided at 6:00 pm - Presentation 6:30-7:30 pm
- 404 S. Euclid Ave. Bay City - Downstairs Training Room

RSVP: Debbie Van Idour 989.684.1730 ext. 6062 or via email at: dvanidour@sunrisefamilycu.org. Children must be 8 years old and up to attend.

YOUTH MONTH SUPER SAVER

Congratulations to Maxwell Doremus! - age 6 from Standish, our super saver and Camera winner for April's Youth Month.



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 Meyeette, 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 June 30, 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:

Independence Day: Thursday, July 4, 2019

Labor Day: Saturday, August 31 and Monday, September 2, 2019

Columbus Day: Monday, October 14, 2019



#SFCUFeelLikeFamily

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