

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

October • November • December 2019



Dawn Marie Tolles Benefit

Please join us for a
Spaghetti Dinner
Monday, October 14, 2019



**11 a.m. - 7 p.m. at Knights of Columbus Hall
1021 Woodside Ave., Essexville MI, 48732**

Dawn Marie Tolles has recently been diagnosed with Undifferentiated Epithelioid Sarcoma Cancer. Along with her husband, John and her son, Joseph; Dawn has loving support from her parents, Darwin & Nancy Biggs and her sister, Brenda Biggs-Scramblin. Dawn has been a part of the Bay and Tuscola community for many years. She is a graduate of Akron-Fairgrove High School. She has been employed at Sunrise Family Credit Union for 22 years.

Please join us to help raise money for Dawn's fight against cancer. Come out and enjoy a great dinner, bake sale, a chance to win donated gifts through our raffle and participate in our silent auction. Let's rally together and show Dawn she is not alone. All proceeds will help Dawn with medical bills and expenses. Special thanks to Bayside Builders for their generous donation!

Dine in or carry out - deliveries of 3 or more dinners available from 11 a.m. - 2 p.m. Please call 989.439.5215 by 11 a.m. to place your orders.

**Adult \$10 • Child \$5 (5 yr.-12 yr.) Children under 5 are free.
Dinner tickets available at all 3 SFCU locations.**

**KICK OFF
THE HOLIDAY
SEASON ON
BLACK FRIDAY!**

**EARLY BIRD
SPECIAL**



Join us - Friday, November 29
Early bird loan rates of 1% off and pastries!
Main office only - doors open at 7 a.m. until 9 a.m.

Online - Monday, December 2
1/4% off your closed online loans

Excludes: real estate, Home Equity, lines of credit, and credit cards. Some restrictions may apply.

**COULD YOU USE SOME
EXTRA BUCKS
FOR THE HOLIDAYS?**

**It's Simple with a
Holiday Loan from SFCU!**

Rates as low as

6.99%
APR* for 13 months

*Annual Percentage Rate.



Local Service. Global Reach.



Thursday, October 17 is International Credit Union Day – Local Service. Global Reach.

On October 17, 2019, Sunrise Family Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union Day. Join us at any one of our locations Bay City, Essexville, and Standish. We will be serving refreshments and Halloween treats.



There Are More Reasons Than Ever to Love Being a Member of Sunrise Family Credit Union!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why SFCU membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers.

Learn all about how your SFCU membership gets you all these exclusive savings, and more at SunriseFamilyCU.org or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



SANTA JOE 97.3 FM

Beginning in November, we are accepting toy donations for the Santa Joe 97.3 FM Children's program. The toy drive benefits children being treated in the hospital during the holidays. Stop by any one of our 3 locations and drop them in the specially marked boxes. We are accepting donations until December 15. Cash donations are also accepted. Santa Joe FM radio station personalities will be at our main office on Friday, December 6 from 2 p.m. - 4 p.m.

We Appreciate Your Loyalty — Here's Our Gift to You

Relationships are everything. We love seeing your smiling face and we will always give you the best service possible! Come see us for **your next new or used auto loan purchase or refinance** and we'll give you cash back to say we appreciate your loyalty! Plus no payments for 60 days!

The more you borrow...the more cash back!

- \$10,000 and under \$50 cash back
- \$10,001-20,000 \$100 cash back
- \$20,000 or more \$150 cash back



*All loans are subject to credit approval. Rates, terms and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions. Existing SFCU loans and third party loans financed on behalf of SFCU, including dealer financed loans, are not eligible for cash back incentive. Cash back will be automatically deposited into your primary share account after loan closes. Apply online today or visit us at one of our 3 locations. Now through December 31, 2019.

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
Dave Royal, Vice Chair
Patricia Wilson, Secretary
Dave Wolthuis, Treasurer
C.J. Montana, Director
Dave Hunt, Director
Louis Meyette, 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 September 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:

Columbus Day - Monday, Oct. 14, 2019
Veterans Day - Monday, Nov. 11, 2019
Thanksgiving - Thursday Nov. 28, 2019
Christmas Eve - Tuesday, Dec. 24 closed at noon
Christmas Day - Wednesday, Dec. 25, 2019
New Year's Eve - Tuesday, Dec. 31, 2019
closed at noon
New Year's Day - Wednesday, Jan. 1, 2020



#SFCUFeelLikeFamily

