

BRIGHT *horizons*

SUNRISE SEASON OF SAVINGS

Make Every Season a Saving Season!

EZ LOANS ARE BACK!

Restrictions Apply, Up to \$1,000.00
No Fees • No Credit Check • Must have Direct Deposit
Must be a Sunrise Member for 6 months
November 24th - December 31st

MAKE THE HOLIDAYS BRIGHTER

with our 13-month
Holiday Loan
as low as 7.99% APR*

MORTGAGE OFFERINGS

as low as 5.375% APR*
15-Year Mortgage
as low as 5.625% APR*
30-Year Mortgage

NO PAYMENTS FOR 90 DAYS ON NEW AUTO LOANS AND REFINANCING.

HOME EQUITY LINE OF CREDIT

Still available:
2.50% APR* intro rate
for the first 12 months.



2025 TEACHER SCHOLARSHIPS



Sunrise Family Credit Union is proud to award \$500 classroom scholarships to four dedicated Bay and Arenac County educators: Chrystal Moniz (Pinconning High), Zach Garwick (Garber High), Kelli Dent (Trinity Monitor Lutheran), and Duane Bean II (Bay-Arenac ISD). Thank you for your commitment to students and our community!

Let's shine the spotlight on our incredible \$1,000 Bright Future Scholarship winners: Ava Garcia from Central High School, Summer Pomaville from Pinconning High School, Madison Humphries from Garber High School, and Noah Maciag from Garber High School!

SUNRISE SEASON OF GIVING

Sharing More Than Just Savings



Making Strides Against Breast Cancer
Donation \$1,000.00



Outdoor Driven Inc
Donation \$713.00

Gourmet Nuts available at Sunrise!



We are excited to announce a special fundraiser at the Standish Depot! Treat yourself, your family, and your friends to delicious gourmet nuts while supporting a great cause.

Nut Variety: Each can features a premium blend of cashews, pistachios, and almonds. No peanuts included.

Quality: Fresh, gourmet nuts perfect for snacking or gifting.

Price: \$25 per can ~ Ask at your local branch to purchase!

BOARD OF DIRECTORS

JAMES VOSS, CHAIRMAN OF THE BOARD
DAVE ROYAL, VICE CHAIRMAN
KATHRINE GRANT, SECRETARY
C.J. MONTANA, TREASURER
RICK MEETH, DIRECTOR
DAVE HUNT, DIRECTOR
LOUIS MEYETTE, DIRECTOR

OUR SUPERVISORY COMMITTEE:

LARRY NICHOLS, MEMBER
MARY GIROU, CHAIRWOMAN & SECRETARY
RICK HEINRICH, MEMBER

OUR CREDIT COMMITTEE:

JEFF RABANUS, CHAIR CEO
MICHELLE HINE, CHAIR COO
LISA FELSKE, SECRETARY CLO

HOLIDAY CLOSINGS

CHRISTMAS EVE CLOSED AT NOON
DECEMBER 24, 2025

CHRISTMAS DAY
DECEMBER 25, 2025

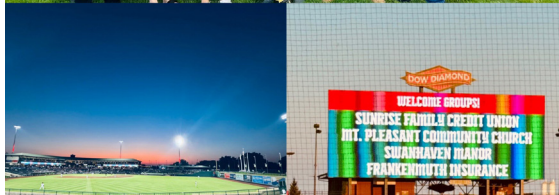
NEW YEAR'S EVE CLOSED AT NOON
DECEMBER 31, 2025

NEW YEAR'S DAY
JANUARY 1, 2026



Donations collected for the
Good Samaritan Rescue
Mission and Bay Area
Women's Center.

THANK YOU TO OUR SUNRISE STAFF!



**500 HOURS OF VOLUNTEER
TIME IN 2025**



Donations from Hampton branch to
Bay County Animal Services



800-589-1079
www.sunrisefamilycu.org



*APR Annual Percentage Rate
**APY Annual Percentage Yield



Start saving today for your dream getaway with Sunrise Family Credit Union's Vacation Club. Earn 0.05% APY on your savings and set money aside all year long, so when it's time to travel, you'll be ready to go stress-free.