

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
RATES**

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.

BLACK FRIDAY SAVINGS START AT SUNRISE AUTO LOANS AS LOW AS 4.50%!

Make this season unforgettable
 with a new set of wheels.

Whether you're buying or
 refinancing, our low 4.50%
 APR* rates help you save big
 while you hit the road in style.

November 24th-December 1st

Stop by your local branch or call
 1-800-589-1079 to apply today!

PROTECT YOURSELF DURING THE HOLIDAY SPENDING WITH SECUREPLUS+

With the launch of your upgraded card comes Sunrise CardSecure+, giving you more control, security, and convenience than ever before.

- Turn your card on/off instantly
- Get real-time transaction alerts
- Tap to Pay + digital wallet ready
- Detailed merchant info on every purchase
- Update saved cards at top merchants faster with CardHub

CURRENT MONEY MARKET RATES

\$2500 - \$9999	.50% APY**
\$10,000 - \$24999	.60% APY**
\$25000 - \$49999	.80% APY**
\$50,000 - \$99,999	1.25% APY**
\$100,000+	1.75% APY**



SUNRISE NEXT GEN

GROW WITH SUNRISE FAMILY CREDIT UNION

Bright Start (Ages 0–13)

Big Rewards for Small Savers
It's never too early to start saving! With Bright Start, kids learn that small coins can lead to big rewards. Enjoy fun perks like a free piggy bank, milestone coin saver folder, a \$25 birthday bonus, and even prizes for hitting savings goals or bringing home A's.

Rising Teens (Ages 14–17)

Smart Banking for the Next Generation
Help your teen build financial confidence with Rising Teens. This account comes with free checking and debit card access, online banking education, budgeting tools, and rewards for good grades and saving habits. Teens even earn entries for scholarships and bonuses for referring friends!

Sunrise Start (Ages 18–26)

Take control of your financial future with Sunrise Start. Designed for young adults, this account includes free checking, fee forgiveness, credit-building tools, and rewards for academic success. With mobile banking and financial coaching, it's the perfect way to start strong and stay smart about money.

BOARD OF DIRECTORS

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OUR CREDIT COMMITTEE:

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MICHELLE HINE, CHAIR COO
LISA FELSKE, SECRETARY CLO

HOLIDAY CLOSINGS

VETERANS DAY
NOVEMBER 11, 2025

THANKSGIVING DAY
NOVEMBER 27, 2025

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



800-589-1079
www.sunrisefamilycu.org



*APR Annual Percentage Rate
**APY Annual Percentage Yield



This season, we're proud to give back. Sunrise Family Credit Union supports local charities and meaningful causes that make a positive impact in our community.

Ask a Sunrise Family Team Member
Today how you get involved!

MESSAGE FROM THE CEO

As we enter the Season of Giving at Sunrise Family Credit Union, we want to take a moment to recognize our incredible team members who work hard every day to support our Sunrise Family.



This holiday season, Sunrise will be giving back to the communities where we live, work, and worship. Each of our branches will be lending a helping hand locally, spreading kindness and gratitude throughout the season.

It's also a time to reflect on our own families and the joy and happiness they bring into our lives.

Jeff Rabanus, President /CEO

Partnership with Foster Families Navigation & Resource Center

Sunrise Family Credit Union is proud to be a Community Impact Partner with the Foster Families Navigation & Resource Center (NRC) in Bay County. For two years, we have actively supported the NRC's mission, which is committed to making the community a better place by connecting foster families to resources and education.



Our assistance has included helping with School Supply Drives, shoe drives, and collecting backpacks for foster families in the area. By contributing to the homes of foster families, we are helping ensure that children receive the essential necessities they need to be successful in life.



Start saving today for your dream getaway with Sunrise Family Credit Union's Vacation Club. Earn 0.05% 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.