

BRIGHT *horizons*

SUNRISE SEASON OF SAVINGS

Make Every Season a Saving Season!

As the year winds down, Sunrise Family Credit Union is here to help you finish strong with special promotions designed to fit your needs. Whether you're preparing for holiday expenses, upgrading your vehicle, planning home projects, or exploring new mortgage options, our 4th quarter offers make it easier to reach your goals with affordable rates and flexible terms.

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.

GOOD NEWS: Lower Fees, More Savings for You

At Sunrise Family Credit Union, we're always looking for ways to put more money back in your pocket. That's why, starting November 1, 2025, we're updating our fee schedule and removing several fees—saving members up to \$85 each year.



Celebrating **YOU** This International Credit Union Day!



Join us on Thursday, October 16th as we celebrate our amazing members for International Credit Union Day. Stop by any Sunrise Family Credit Union branch and enjoy free cider and donuts—available while supplies last. It's our way of saying thank you for being part of the Sunrise family!

HONORING EDUCATORS WITH 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!

SUNRISE NEXT GEN

GROW WITH SUNRISE FAMILY CREDIT UNION

At Sunrise Family Credit Union, we believe financial confidence begins early. Our new NextGen Youth Programs are designed to support kids, teens, and young adults at every step of their journey. From a first piggy bank to debit cards and credit-building tools, these accounts make learning about money simple, fun, and rewarding.

YOUTH PROGRAMS NOW LAUNCHED AT SUNRISE

With Bright Start Youth Accounts (ages 0–13), kids earn bonuses and prizes for saving. Rising Teen Accounts (ages 14–17) introduce real-world banking tools like debit cards and mobile banking, while rewarding good financial habits. And for young adults, the Sunrise Start Account (ages 18–26) offers flexible checking, credit-building options, and financial guidance to help build independence. Wherever your child is on their journey, Sunrise is here to grow with them.

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HOLIDAY CLOSINGS

COLUMBUS DAY
OCTOBER 13, 2025

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



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.

Together, we can create hope, inspire change, and strengthen the neighborhoods we call home.



YOU CAN DONATE TODAY! ASK US HOW

MESSAGE FROM THE CEO

We're excited to share the first edition of our monthly update, designed to keep you informed about what's new at your credit union. Each month, you'll find special offers, product updates, and news about the services that help you reach your financial goals.



Sunrise is here for all your financial needs. We now offer instant issue debit cards—get a replacement on the spot if yours is lost. Plus, with Sunrise CardSecure+, you can control your card from your phone: turn it on/off, set spending limits, and get real-time alerts.

Simple, safe, and convenient—because your financial peace of mind comes first.

Jeff Rabanus, President /CEO



Browse the live and silent auctions that feature over 300 purses that are new, gently used, and designer. Exciting raffles, delicious food, and other fun activities will be available to all attendees. Grab a bargain at our \$10 deal table or enter for your chance to win one of our various raffles. There is something for everybody!

Sunrise Family Credit Union is an Emerald Sponsor of the 14th Annual Power of the Purse! October 8th, 2025 at 5:30pm
www.bawc-mi.org/purse



800-589-1079

www.sunrisefamilycu.org



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.