

F.O.C.U.S.



Sunrise Family
Credit Union

Financial Options Centered Upon Service

January • February • March 2020

Happy New Year!

We hope your holidays were happy, peaceful and prosperous. Moving into the fresh New Year, we hope you will find Sunrise Family Credit Union your first choice for all your financial needs. We are looking forward to you continuing to be a part of our family!

Thank you

On behalf of Sunrise Family Credit Union and the family of Dawn Tolles, we would like to thank all the individuals, businesses, and the community for your generosity and donations made on Monday, October 14, 2019 toward the Dawn Tolles Benefit Spaghetti Dinner. We are grateful for all your support.

Skip-A-Payment

Could you use some extra cash this year? For a small fee of \$25 you may skip your loan payment, and use the money on something else. Applications available at www.sunrisefamilycu.org.

All Loans must be current to qualify for the postponed loan payment. Members will not qualify if they have caused a loss to the credit union or who has any charged off loan that were not redeemed. Mortgages, home equity loans, lines of credit, EZ loan and loans with less than 6 mos. are not eligible. Some restrictions apply.



Start Off 2020 with Debt Relief!

8.99% APR* **6.99% APR***
for 60 mos. **for 25 mos.**

Managing your debt can seem like a full-time job. You may have loans for your home, vehicles, education and credit cards, and they all could be from different lenders.

Sunrise Family Credit Union can help you bring everything together in one, local place, so you organize, consolidate and free yourself from debt. And the best part is, we can help you convert high interest rate loans and credit cards from other institutions, making your payments and interest rates lower and easier to manage. Stop in and have our loan officers customize a plan for you today!

*Annual percentage rate. The promotional special rate of 8.99% APR for 60 months and 6.99% APR for 25 months is good until March 31, 2020. Current SFCU loan is excluded. Some restriction may apply. See SFCU for details.



2020 Ronald F. Selk Memorial Scholarships

Attention graduating seniors! Members of Sunrise family Credit Union who are graduating seniors planning to attend an accredited university, college or trade school, are encouraged to apply for our scholarship being awarded with \$3,500 in scholarship money for fall semesters. Details and applications are available online at www.sunrisefamilycu.org or at any of our three locations: Bay City, Essexville or Standish.

64th Annual Meeting

The Annual Meeting will be on Friday, March 20, 2020. Board and Supervisory Committee incumbents running for re-elections are: David Hunt, Patricia Wilson, Kari Gleason and Mary Girou.

Any member (in good standing) age 18 years and older can place their name for the nominations by submitting a petition form with 50 members signatures. Petition forms are available at the Main Office in Bay City and must be submitted by February 14, 2020.



Sharing is Caring!

Refer a friend to SFCU and when they open a new checking account with direct deposit or a new loan, you'll each receive \$25. Show you care and share with family and friends! The more you share the more you earn!

Sharing is Caring Referral Form - \$25 for you \$25 for them

Complete this form and pass it along. Have your referral bring the form when joining.

Member Name: _____

Phone: _____ Email: _____

Referred Member Name: _____

Relationship: _____

Must qualify for membership. New member must be referred to earn \$25. SFCU will deposit \$25 into your new checking account. The funds will be deposited at the time of account opening and the account must remain open for **at least** 60 days.

*Direct Deposit must post within 60 days of open date **to fulfill bonus criteria**. Accounts must be in good standing to qualify. Visit www.sunrisefamilycu.org for more details.

Office use - Teller initials: _____ Date: _____

Get Your Biggest Refund and Save

Love My Credit Union Rewards has partnered with TurboTax to offer credit union members great savings on TurboTax products. Credit union members have saved over \$16M on the #1 best-selling tax software.



Tax time doesn't have to be stressful! With TurboTax, you'll get your biggest possible refund fast and your taxes done right. PLUS, credit union members save up to \$15 on TurboTax federal products, all through tax season.

TurboTax guarantees 100% accurate calculations so you can be confident your taxes are done right and get your biggest possible refund. And with TurboTax Live, you can even talk with a tax professional on-screen for unlimited advice and a final review of your return.

See TurboTax product guarantees: <http://turbotax.intuit.com/lp/you/guarantees.jsp> © 2020 Intuit Inc. All rights reserved. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

Attention Members!

Please contact the Credit Union for your correct account numbers for direct deposits and income tax Refunds. Our Routing and Transit Number: 272476983

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 December 31, 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.

Thank You! SFCU had a successful holiday season thanks to our members' donations to Coats for Kids, Toys for Tots and Santa Joe 97.3 - Christmas radio campaign for children in the hospital during the holidays. Also, for your donation to our charities in Arenac County.

HOLIDAY CLOSINGS:

Martin Luther King Day - Monday, January 20, 2020
President's Day - Monday, February 17, 2020
Good Friday - April, 20, 2020 close at 12:00 PM.



#SFCUFeelLikeFamily

