

# F.O.C.U.S.



Sunrise Family  
Credit Union

Financial Options Centered Upon Service

January • February • March 2021

## Feel Like Family at SFCU!

### HAPPY NEW YEAR!



## Celebrating 65 Years of Service!

2021 marks our 65 year anniversary of service to our members! Your credit union was founded in 1956 to serve SCHOOL EMPLOYEES and their families. In those days we prided ourself on giving the best service. Now, we still operate under the cooperative principles on which we were founded.

Over the years we have grown but our commitment to you has stayed the same. Our mission remains that of people helping people. Our goal is to assist all our members to overcome obstacles and realize their financial dreams.

We have exciting plans to mark our 65 years of service. We will kick off the celebration by offering convenient contactless loan products and services. Giving extended payment options will give a much-needed break to many. We have convenient drive thrus and many other electronic services to help keep you staying safe, including the start of our new Debt Protection Program. We will keep our loan rates low and continue to give you "Feel Like Family" experience. We have other announcements to come so please watch your mail and our website for more exciting promotions!

## Skip-A-Payment

**Could you use some extra cash this year?** For a small processing fee of \$25.00 you may skip your qualifying\* loan payment, use the money for something else. Log onto [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) to print the application you need or come into any office in Bay City, Essexville or Standish.

*All loans may 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 months are not eligible. Some restrictions apply.*

## It's the Season of SAVINGS

Experience the best of winter with  
great rates on these contactless loans!

**2.65%** APR\*  
Auto Loans 61 mos.

**6.65%** APR\*  
Signature Loans 25 mos.

**2.65%** APR\*  
Mortgages 10 yr.

**4.65%** APR\*  
Winter Toys 61 mos.

**4.65%** APR\*  
Home Equity 60 mos.

*Not everyone will qualify. Rates are subject to change without notice. Contact SFCU for details.*

## REFER A FRIEND TO SFCU! \$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](http://www.sunrisefamilycu.org) for more details.

Office use - Teller initials: \_\_\_\_\_ Date: \_\_\_\_\_

## 65th Annual Meeting

The annual meeting will be held on Friday, March 12, 2021. If you would like to attend the meeting via Zoom please call 989.684.1730 ext. 6012 to register by February 12, 2021. Incumbents running for re-election are David Royal, Louis Meyette and Helen Bishop. Any member in good standing, age 18 years and older can place their name in nominations by submitting a Petition Form. Petition Forms are available at the main office in Bay City and must be submitted by Friday, February 12, 2021.

Attention Members: We are looking for a volunteer position. We currently have an opening for a Alternate Member of the Supervisory Committee. The Supervisory Committee usually meets once a month for discussion. Please contact the credit union for a job description 989.684.1730.

## 2021 Sunrise Family Credit Union Scholarship Applications For High School Seniors

If you are a high school senior, you don't want to miss out on our 2021 scholarship opportunities! Visit sunrisefamilycu.org or stop by any branch to pick up an application which includes the list of requirements. Applications are due March 31, 2021. If you have any questions, please contact Debbie Van Idour at 989.684.1730 or dvanidour@sunrisefamilycu.org.



## Debt Protection Life Plus

Does your family have a safety net if the unexpected hits? Help protect your family against the unexpected. Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability, or involuntary unemployment could help protect your finances.

Life Plus adds protection for financially stressful life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent.

Call SFCU at 800.589.1079 and ask about protecting your loan payments today.

## Get Your Maximum Refund and Special Savings on TurboTax



Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by and can even do your taxes for you, start to finish. Sunrise Family Credit Union members save up to \$15 when you start TurboTax® now!



## Want Your Tax Refund Faster?

Choose direct deposit! Designate "Direct Deposit" on your tax refund form, and your refund will be transferred directly into your SFCU account – usually in as little as 10 days. Please contact SFCU for a specific direct deposit account number and routing number (272476983) to complete the form.



## Heading South or Need a Temporary Address Change?

If you are going to be away from your current address for an extended time or have recently moved, please contact the credit union, or update your address, phone, and email on Online Banking (Home Branch). For account security, statements are not forwarded by the post office. To avoid any fees please make sure your information is current at the credit union.

## 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  
James Voss, 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  
Mary Girou, Alternate



### 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, 2020.

Shares.....0.01% 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:

- **Martin Luther King Day: January 18, 2021**
- **President's Day: February 15, 2021**
- **Good Friday: Friday, April 2, 2021 closed at Noon**

*Thank you to all members who showed support of our Toys for Tots and Santa Joe donation campaign! With your help, we were proud to donate many toys and cash to local children.*

*Feel Like Family at SFCU!*



#SFCUFeelLikeFamily