

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

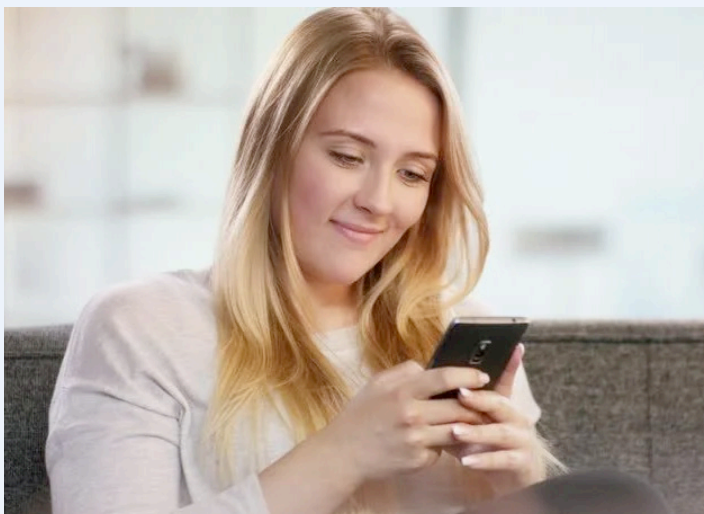
April • May • June 2021



Feel Like Family at SFCU!

No-Contact Products and Services for Your Safety and Convenience

- **ATMs** – 3 locations in Bay City, Essexville, and Standish and over 35,000 ATMs nationwide.
- **Online/Mobile Banking** – Use your mobile devices 24/7.
- **Touch Login** – Make transactions easily and secure with our Instant Balance, and Fingerprint ID authentication.
- **Personal Info Updates** – Update your personal information online, such as phone, address or email and password.
- **E-statements** – Sign up for e-statements to receive your paperless statement through your email electronically.
- **Remote Deposit Capture** – Make deposits with checks through your Mobile App devices just by taking a picture.
- **POP Money/ Transfer Funds** – Get it all done on the go and contactless using your email and mobile numbers to send money.
- **Account Alerts and notifications** – Set up Custom Alerts to your phone and email regarding your accounts.
- **Contactless Loans and Credit cards** – Apply for a loan using online applications with e- signing.



Clean House with our Spring Loan Specials - April 1 through June 30, 2021

Let us help you with all your home improvement needs!

We have options to fit your lifestyle! Getting a home loan with SFCU is convenient, easy, and friendly with flexible programs.

Or, start your next project today with the equity you have already built up. Let us help with all your spring home improvements or refinance with our low rates. For more information on our Spring Loan Specials please visit www.sunrisefamilycu.org or call 800.589.1079.

WE'VE GOT YOUR TICKET TO RIDE!



Make No Payments for 90 Days With Direct Financing!

Plus, we will pay you \$100 when you finance or refinance your loan from another financial institution! Talk to us about moving your loan to SFCU - you may be able to lower your monthly payment and save more with our low interest rates!

**Approvals are subject to underwriting standards and some restrictions may apply. Direct loans only. Excludes existing SFCU loans. Your Loan of \$5,000 or more cannot be divided to qualify as multiple loans. See loan personnel for details. Excludes: Real Estate, home equity lines of credit and credit cards. No payment for 90 days, interest will begin accruing at loan closing. Promotional details are subject to change without notice.*

April is Youth Month!

In April, Sunrise Family Credit Union is celebrating Youth Month, which is a celebration that helps teach and encourage kids to develop good financial habits. During the month of April, every youth member under the age of 18 who opens a new Youth Savings account, SFCU will deposit your minimum of \$10 for membership. Plus, receive a gift! Current youth members who make a deposit of \$5 or more will also receive a gift.

Make your appointment today at any one of our 3 locations by calling 800.589.1079.



Member Appreciation - Celebrating 65 Years! Enter to Win a \$65 SFCU Visa Gift Card

Name: _____

Address: _____ Phone: _____

Please return to any of our 3 locations: Bay City, Essexville, or Standish or mail to Sunrise Family Credit Union, Attention Debbie Van Idour, 404 S. Euclid Ave., Bay City MI 48706 or email to dvanidour@sunrisefamilycu.org.

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 Wolhuis, 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 March 31, 2021.

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:

Good Friday: Friday, April 2 all offices close at noon
Memorial Day: Saturday, May 29, and Monday May 31 closed
Independence Day: Monday, July 5 Closed

Member Reminder - Please call our office for your correct account number for your direct deposit. The routing and transit number: #272476983.