

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

October • November • December 2020

Feel Like Family at SFCU!

WE ARE HERE TO HELP WITH YOUR FINANCIAL WELLNESS!

GET MORE BUCKS WITH HOLIDAY LOANS!



Receive your choice of a \$25 deposit into your SFCU account OR no payments for 90 days*

New money only. Loans subject to approval. No payment for 90 days, interest will begin accruing at loan closing. \$25 deposit paid at closing of your loan into your SFCU account. Offer good 10/1/20 through 12/31/20.



*Annual Percentage Rate.



EZ LOANS are Back by Popular Demand!

EZ loans are available in the amount of \$500-\$1000. There is an application fee due at time of application for each EZ Loan closed. Interest rate of 18% APR*. Fast funding and easy payment terms. Convenient automatic payment options available! Apply online at www.sunrisefamilycu.org or contact our Loan Department at 989.684.1730 or 800.589.1079.

**Annual Percentage Rate. Qualifications do apply. Current time on the job for at least 6 months, must have direct deposit, members must be in good standing and not caused a loss to SFCU.*



Yes, we do mortgages!
Contact our Mortgage Loan Officer Sue Wendt, today at 989.671.6014 or 800.589.1079



International Credit Union Day 2020!

On October 15, 2020, Sunrise Family Credit Union will join many credit unions around the world in celebration by providing financial empowerment through financial services, education, and support. Join us at any one of our locations Bay City, Essexville, and Standish. We will be serving refreshments and Halloween treats.

Hands-Free = Worry-Free Contactless Loans

Our contactless lending program allows you to finance your loans safely and effectively without the need to visit a branch.

We make it in 4 easy steps:

1. Apply online at sunrisefamilycu.org and provide the required information
2. Sign electronic loan documents through our secure eSign program
3. Have funds directly deposited, cashier check mailed, or pick up a cashier's check from one of our three branches.
4. Apply for a loan online from October 1 through December 31 you will receive a \$25 deposit into your SFCU account when you close your loan.



Lobbies are Open!

As you may already know, our lobbies are open with limited capacity due to social distancing. Please be prepared for additional wait times. We encourage you to continue using our drive thru and electronic services for routine transactions. For more in-depth transactions, please call to schedule an appointment by calling 989.684.1730 or 800.589.1079. Be mindful that masks are required in all our lobbies. We are asking to only come in if you are healthy and feeling well.



Text for Teach!

School is back in session and whether you are in the classroom, learning virtually or hitting the books at home, we know that teachers will play an even better roll for many kids across the area. Honor a teacher by texting

a nomination to 64636. Text the number 4 followed by teach a space and then your teachers name, grade, and school. Each month we will select a teacher, professor, instructor, or coach who receives a \$25 VISA gift card from Sunrise Family Credit Union, and you will both receive \$25 gift card from Cody's Landing! Yep! You win too just for making a nomination. TEXT FOR TEACH this fall through June 2021 with Sunrise Family Credit Union and 102.5 WIOG!

Beginning in November, we are accepting toy donations for the Santa Joe 97.3 FM Children's program. The toy drive benefits children treated in the hospital during the holidays. Stop by any one of our 3 locations and drop them in the specially marked boxes. We are also accepting donations for cash and gift cards. While practicing health precautions and safe distancing, we will be remote broadcasting Santa Joe FM radio. Stay tuned for more updates.



MasterCard Credit Card and Visa Gifts Cards for the Holidays!

Mastercard credit cards have a **low rate of 8.99% APR***. Do not forget about SFCU Visa Gift cards for the perfect gift giving for anyone. Visit sunrisefamilycu.org for more information.

MasterCard Consumer e-Alerts

Listen when your money talks. Sign up for Consumer e-Alerts from Sunrise Family Credit Union TODAY!

You choose which types of account alerts you want to receive, how you want to receive them. Whether by text message or email. Consumer Alerts help protect you from fraud by putting you in control of your account information. For more information on the web! Sign up for Consumer Alerts today!

*Annual Percentage Rate

Update on Shred Day As much as we enjoy giving the best services to our members, we have found it necessary to cancel shred Day this year. We feel for this year, it is a healthy and safe decision. Watch for shred days in the future.



There are more reasons than ever to love being a member of SFCU!

**MORE SAVINGS.
MORE POSSIBILITIES.**



Sunrise Family Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers. Visit www.lovemycreditunion.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 Wolthuis, Treasurer
C.J. Montana, Director
Dave Hunt, Director
Louis Meyeette, Director

CREDIT COMMITTEE:

Beckie Arnold, Chair
Barbara Weiler
Michelle Hine
Lynn Christensen, Alternate

SUPERVISORY COMMITTEE:

Helen Bishop, Chair
Charles Brown
Kari Gleason
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 September 30, 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:

- Columbus Day: Monday, October 12
- Veteran's Day: Wednesday, November 11
- Thanksgiving: Thursday, November 26
- Christmas Eve: Thursday, December 24 closed at noon
- Christmas Day: Friday, December 25 & Saturday, December 26
- New Year's Eve: Thursday, December 31 closed at noon
- New Year's Day: Friday, January 1 & Saturday, January 2

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#SFCUFeelLikeFamily

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