

F.O.C.U.S.



Sunrise Family
Credit Union

Financial Options Centered Upon Service

April • May • June 2020

Feel Like Family at SFCU!

WE ARE HERE TO HELP WITH YOUR FINANCIAL WELLNESS!

SUNRISE FAMILY CREDIT UNION HAS COME SO FAR OVER THE LAST 64 YEARS!

The vision of our Board of Directors, Management Team and staff's strategy has always been to move forward and continually grow and adjust to the ever-changing financial scene. Our focus has been on continuing to grow and serve our members, so that they share and recommend SFCU to their family and friends. We are proud of 64 years of service to our members and the community. Many things have changed over the past 64 years, but what remains consistent is that our members are the reason we exist and the key to our success. Even with all the online and self-serve options we offer, we are always here to provide personal assistance when our members need it. We want to remind all members that your deposits at Sunrise Family Credit Union are federally insured by the National Credit Union Administration (NCUA), which is backed by the full faith and credit of the United States of America. Your deposits are insured to at least \$250,000 and much more in some cases. You can find more information about your deposit insurance at mycreditunion.gov. If you are unable to complete your transaction by phone or online, appointments are available by calling 989.684.1730 or 800.589.1079 or email info@sunrisefamilycu.org.

If you're facing financial hardships during this time, please call our office. We have many programs that may be of help to you.



Federally Insured by

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Get a Family-Friendly Ride with a Budget-Friendly Rate! Get Out on the Open Road!

SFCU offers loans for what you're dreaming of...summer toys like autos, boats, RVs and motorcycles. **Make no payments for 90 days with direct* financing!**

Plus, we'll pay you \$100 when you finance or refinance your loan of \$5,000 or more with SFCU*, from another financial institution! Talk to us about moving your loan to SFCU* and you may be able to lower your monthly payment and save more on interest. The best part is you can take advantage of the special offer of no payment for 90 days!* Great low rates and flexible terms. Visit www.sunrisefamilycu.org to apply online today!

*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.

Feel Like Family at SFCU!



The Convenience You Need is Just a Click Away!

There has never been a better time to utilize our convenient services to help manage your finances. We're here to help and keep your banking simple by offering: **Home Branch, E-Services, Teller 24, Mobile App, Remote Check Capture, ATM, Check Free Bill Pay.** We are here to help! Please contact us at 800.589.1079 with questions or need assistance in getting started with any of these services.

5 Financial Steps You Can Take To Prepare For Coronavirus

Many Americans are being financially affected by the coronavirus disease (COVID-19) pandemic. As businesses close their doors to keep their customers and employees safe, thousands—if not millions—are facing several weeks of pay disruption and infrastructure shake up.

In response to the national emergency, consumers are feeling financially insecure and wondering what it means for their wallet.

What can you do to be financially responsible and vigilant during this time?

CUNA (Credit Union National Association) released five steps consumers should take to exercise financial caution in the face of a global pandemic:

- **Contact your financial institution**
- **Protect your data**
- **Utilize online and mobile services**
- **Research local financial support**
- **Remember, your money is safest in a credit union**

Read the full article on CUNA's website at: <https://news.cuna.org/articles/117454-financial-steps-you-can-take-to-prepare-for-coronavirus>



Yes! We do Mortgages

For the purchase of a new home or refinancing your existing home, SFCU can help you. With competitive interest rates and low fees, our staff is prepared and has the expertise to help you through the mortgage process. Contact our Mortgage Loan Officer Sue Wendt via email at swendt@sunrisefamilycu.org. "Feel Like Family" service is what we do!

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
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 March 31, 2020.

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.

HOLIDAY CLOSINGS:

Good Friday – Friday, April 10 all offices close at noon

Memorial Day – Saturday, May 23 and Monday, May 25 closed

Independence Day – Saturday, July 4 closed

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