

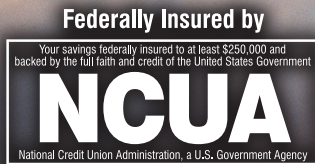
F.O.C.U.S.



Sunrise Family
Credit Union

Financial Options Centered Upon Service

October • November • December 2022



Feel Like Family at SFCU!



On October 20, 2022, Sunrise Family Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Come join us on Thursday, October 20 at any one of our locations for refreshments and treats!



Welcome Back!

SFCU and Bay and Arenac County schools impact 1,800 teachers and school staff.

SFCU wanted to show its appreciation for our area schools by sponsoring 9 area school "Back to school" breakfasts. Each attendee received giveaways and a chance to win a back-to-school gift basket. SFCU...supporting our schools and our community!

Winter Loan Special

Don't miss out on our winter toy loan special!

Not only is this an exciting time to still buy that snowmobile, but what about that ATV or recreational vehicle including a new auto for the upcoming spring and summer seasons? SFCU has incredibly low rates on winter toys. For more details visit our website at www.sunriefamilycu.org or call us at 800-589-1079 or 989-684-1730.



Getting Ready for the Holidays?

Talk to us about our MasterCard Classic or Gold Credit Cards! Low rates and flexible payments! Apply online, in person, or over the phone!

Check out our Holiday Loans!

No payments for 90 days*
5.99% APR** for 13 months



*New money only. Loans subject to approval. No payment for 90 days, interest will begin accruing at loan closing. Offer good 10/1/22 through 12/31/22 (NCUA). **APR = Annual Percentage Rate.

Thinking of Buying, Taking Advantage of Your Home's Equity, or Refinancing Your Home?

Contact us to check out your options! We have great rates and flexible terms for your needs.

Contact our **Mortgage Specialist Sue Wendt**, today at 989-671-6014 or swendt@sunrisefamilycu.org! Some restrictions may apply. Subject to borrower's ability to qualify and satisfactory appraisal of subject property. Institution NMLS #46909.



Volunteers Needed!

Take part in your credit union! We are currently accepting applications for our Supervisory Committee. Please contact Barbara Weiler at 989-671-6013 for more information.

HO HO HO! It's Santa JOE!

SANTA JOE and Sunrise Family Credit Union's Christmas for Hospital Kids returns this year!

Some kids have to spend their holidays on the pediatrics floor in the hospital. During this holiday shopping season please donate NEW unwrapped toys or gift cards and SANTA JOE will do the shopping! Help us give hospitalized kids a **MERRY CHRISTMAS** at McLaren Bay Region and Covenant Hospital.

New toys can be dropped at all three SFCU locations. SANTA JOE and SFCU thanks you for helping these kids!



Attention Members:

- While traveling, please remember to contact your credit union before you leave.
- For direct deposit: SFCU routing/transit number is 272476983. Contact us for your correct account number 800-589-1079.
- Teller 24 phone services will be discontinued by January 1, 2023.

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:

Louis Meyette, Chair
Dave Royal, Vice Chair
James Voss, Secretary
Dave Wolthuis, Treasurer
C.J. Montana, Director
Dave Hunt, Director
Katherine Grant, Director

CREDIT COMMITTEE:

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

SUPERVISORY COMMITTEE:

James Griffiths
Susan Post
Mary Girou, Secretary
Helen D. Bishop, Alternate



FOLLOW US FOR PROMOTIONS AND FUN GIVEAWAYS!

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, 2022.

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:

Veteran's Day: Thursday, Nov. 11 - closed
Thanksgiving: Thursday, Nov. 24 - closed
Christmas Eve: Saturday, Dec. 24 open 9am-12:00pm
Christmas Day: Monday, Dec. 26 closed
New Year's Eve: Saturday, Dec. 31 Closed
New Year's Day: Monday, Jan. 1 closed



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rewards

Visit www.lovemycrreditunion.org for member discounts!