

FOCUS

Financial Options Centered Upon Service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org

Enter THE LOAN ZONE! Now through August 31, 2009

We guarantee our lowest rate available for you on boat, motorcycle, auto, home or recreational vehicle financing. We customize loans to fit your family's needs and make approvals fast and payments affordable!

Stop in and meet our friendly loan department in our Bay City, Essexville and Standish locations. Our smiling faces are here to help you achieve your dreams! Visit our website at www.sunrisefamilycu.org.

**Some restrictions apply.*



Member Appreciation Shred Days

Join us for hot dogs, popcorn, goodies and lots of fun!

Wednesday, August 5th
11 a.m. to 2 p.m.
Huron Rd. M23 - Standish office

Thursday, August 6th
11 a.m. to 2 p.m.
Powell St. - Essexville office

Friday, August 7th
11 a.m. to 2 p.m.
S. Euclid, Bay City - Main office



Credit Union Members can bring in up to 2 boxes of papers containing personal information they would like shredded in exchange for a donation of school supplies. All supplies will be distributed to Bay and Arenac County Schools.

Congratulations 2009 SFCU Scholarship Winners

1st Place - \$1,500: Robert Neetz

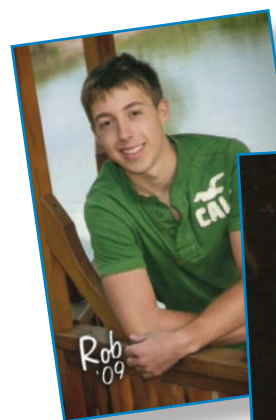
Robert is a graduating senior at Western High School. He plans on attending Ferris State University to pursue Pre-Pharmacy as his course of study.

2nd Place - \$1,000: Kaitlyn Milbourne

Kaitlyn is a graduating senior at John Glenn High School. She plans on attending Ferris State University to pursue Advertising as her course of study.

3rd Place - \$500: Janelle Urban

Janelle is a graduating senior at Garber High School. She plans on attending Central Michigan University to pursue Business - Human Resource Management as her course of study.



Robert Neetz



Janelle Urban



Kaitlyn Milbourne

SUMMER SKIP-A-PAYMENT

Need extra cash? Our members are enjoying extra cash by skipping a payment to enjoy more fun in the sun! For a small fee of \$25 you can choose to skip your July or August 2009 loan payment. For qualified Sunrise Family Credit Union loans that are in good standing.

**Mortgages, Home Equity Loans, credit cards, and lines of credit are not eligible.*

VISA GIFT CARDS

Gift Cards are the only gift that's guaranteed to please. They're welcome anywhere Visa debit cards are accepted. For just \$3, you choose the amount between \$25 and \$1,000; we load the cards in minutes. The recipient can choose where to go and what to buy! It's that simple!

*Some restrictions apply



GO GREEN with SFCU

At SFCU, catering to families is our passion, catering to the environment is our duty. That's why we've established HomeBranch™, our free online banking service that's convenient for you and good for the environment. HomeBranch™ allows you to easily access and manage your account from your computer, anytime, anywhere. That's good for the environment because it eliminates the need to mail statements and bills to our members. SFCU is reducing paper usage and waste by no longer mailing out paper nonsufficient fund notices, courtesy pay and over draft notices.

HomeBranch™ with E-statements will allow you to:

- Monitor your account balances
- Make SFCU loan payments
- Enroll in Bill Payment, free online service
- View, print and save your statements
- Transfer funds and obtain account histories
- View authorized holds and check inquiries
- Apply for selected loans

Other HomeBranch™ E-services:

- Share Branching – Choose to share your account with other related members.
- E-alerts – Receive customized email alerts regarding specific account activities such as, when a specific check has cleared, when a certain withdrawal occurs or when your account balance reaches a specific threshold.
- E-notification – Receive important account notices (overdraft, maturity, loan payments, etc.) by email.
- Direct Deposit – Direct payroll deposit with same-day distribution. Ask your employer today!

All HomeBranch™ transactions are conducted in a "safe" secure browser format. Sign up today for E-statement through your HomeBranch™ account and do your part to reduce waste and preserve the environment. We'll make going green, easy going for you.

If you do not have a HomeBranch™ account set up, please see our online application at www.sunrisefamilycu.org, visit our Member Service Department or call 800.589.1079 today!

FREE CASH! Sign up today for one or more of SFCU E-services and you will be entered into a drawing for a \$250 Visa Gift Card! Apply online by selecting the "Services" tab from the HomeBranch™ menu or call Member Service for details. Offer expires August 31, 2009.

Boat and RV Loan Inflation Boat Giveaway Winners! Contest Ran from May 1-May 31.



National Credit Union Youth Week was a Success!

Congratulations to 3 year old **Charity Davis** who won our Standish office \$100 cash giveaway that took place during National Credit Union Youth Week held April 19-25.



Holiday Closings

Labor Day - Closed Saturday, September 5 and Monday September 7

Please make a note of it!

FYI Reminders

- Checks deposited through ATMs may not be available from up to 3 business days. Please contact our offices for details.
- Please remember to notify SFCU of your address and phone number changes.

Directors:

David Wolthuis, Chair
Judy Fletcher, Vice Chair
George Anderson, Treasurer
Patricia Wilson, Secretary
Ken Fowler, Director
Larry Nichols, Director
Richard Niemann, Director

Supervisory Committee:

David Hunt, Chair
C.J. Montana, Secretary
Bill Beauvais
Karen Gutierrez, Alternate

Credit Committee:

Michelle Hine, Chair
Barbara Weiler
Judy Zielinski
Lynn Christensen, 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 June 30, 2009.

Shares 0.25% 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.



Main Office:

404 S. Euclid Ave., Bay City 48706
989.684.1730 or 800.589.1079

Essexville Branch:

190 N. Powell Rd., Essexville 48732
989.892.1833

Standish Branch:

3887 S. Huron Rd., Standish, 48658
989.846.9750 or 888.529.1160

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 1:00 p.m. Saturday

*Main Office and Essexville open at 9:30 a.m., Standish Branch at 10:00 a.m. on the last Wednesday of the month due to staff training.

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.



SFCU Discount Tickets Now Available!

Get your discount Cedar Point Tickets at the lowest prices! Available at all three locations.

