



SUNRISE FAMILY
CREDIT UNION

JANUARY • FEBRUARY • MARCH 2012

FOCUS

Financial Options Centered Upon Service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org

TACKLE YOUR DEBT

AND EARN 1% INSTANT CASH BACK!

With a SFCU MasterCard® or VISA® lighten the debt load from the holidays...Go ahead and consolidate your debts, pay off your high interest credit cards or tackle your holiday purchases! With a balance transfer use your SFCU VISA or MasterCard to combine those balances into one low monthly payment! Generous credit limits and no annual fees. It's quick and it's easy! Stop by one of our branches and fill out your MasterCard or VISA application today or apply online www.sunrisefamilycu.org.

*Minimum balance transfer amount is \$500. Some restrictions apply.

New Home Branch - January 25th

On January 25th, 2012, our credit union will be improving your online banking site! One of the great new features is your ability to customize the view on your online banking home page. The new tabbed format gives you quick access to your most important activities, and the user friendly design will make online banking more convenient than ever before. Log in on January 25, 2012 to see what's new or visit our website at www.sunrisefamilycu.org for a sneak peak at the updates.

New & Used Vehicle Rates as Low as

1.99% APR* UP TO 61 MOS.



Visit Labadie Auto Co. at 711 South Euclid Ave., Bay City
Wed. Feb. 1 - 8:30 a.m.-8 p.m., **Thur. Feb. 2** - 8:30 a.m.-8 p.m.,
Fri. Feb. 3 - 8:30 a.m.-6 p.m., & **Sat. Feb. 4** - 10 a.m.-6 p.m.

*Annual Percentage Rate. As low as represents our promotional best rate and is subject to credit approval. Not all members will qualify for this rate.

Presented by SFCU and



REFER-A-FRIEND PROGRAM

GET \$25 WHEN YOU REFER YOUR FAMILY AND FRIENDS TO OPEN A NEW ACCOUNT AT SFCU. Do something nice for your family & friends...

Send them to SFCU and we will give you and them a \$25 cash bonus.

By introducing your family and friends to SFCU, they'll enjoy the benefits and financial rewards OUR SFCU FAMILY can offer. All you have to do is bring in the Refer-A-Friend form and have a family member or friend fill it out. When they bring it to one of our three conveniently locations and open a new savings account, plus one other SFCU SERVICE, we'll deposit \$25 into yours and your friend's SFCU account.

*Remember to be eligible for membership, the person you refer must live, work or worship in Bay or Arenac County or have an immediate family member who belongs to Sunrise Family Credit Union.

56th Annual Meeting

The Annual Business Meeting will be held on February 10, 2012 at 6:00 p.m. Each of the following nominees for elective office has met or exceeded the qualifications required for the position. The following are the nominees for the position on the board of directors and supervisory committee:

Board of Directors:
Richard Niemann
Lawrence Nichols

Supervisory Committee:
C.J. Montana

Come see us at the 2012 Home, Garden & Lifestyle Show February 24, 25 & 26 – Bay County Civic Arena

Beginning February 1, 2012 through February 29, 2012 you can take advantage of our Home Improvement Special of the year! **Best rate of 6.99% APR* for up to 60 months!** Contact our loan department at 1.800.529.1079 for easy applications and fast approvals. Or, apply online at www.sunrisefamilycu.org for more information regarding the 2012 Home, garden & Lifestyle Show log onto www.baycountyhba.org and click on the Home Show button. Check out the \$100 VISA gift card giveaway while you're there!



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2012 Sunrise Family Credit Union Scholarship Attention Graduating Seniors!

Members of Sunrise Family Credit Union who are graduating seniors planning on attending an accredited college, trade school or university regardless of which county you attend high school are encouraged to apply for one of three scholarships being awarded. The scholarships are \$1,500, \$1,000 and \$500 awards available for the fall 2012 semester. The deadline for the application is March 30, 2012. Please fill out the printable application online available at www.sunrisefamilycu.org or visit one of our three locations in Bay City, Essexville and Standish beginning January 30, 2012. Please drop off to your nearest branch or mail all completed applications and materials to:

SFCU Scholarship Committee, C/O Debbie Van Idour, 404 S. Euclid Ave., Bay City, MI 48706

*SFCU employees, official family, and relatives of the foregoing are not eligible.

Tax Filing Options

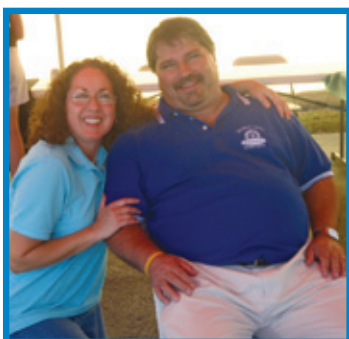
As a Sunrise Family Credit Union member, we have a few Tax Filing Options available to you, Check out these great options:

- Just File It - "I CAN! e-File" FREE Online Program
- Turbo Tax Online (special discounts for credit union members)

These options are also available through our website under the tax preparations tab.

SFCU Gives Back to our Community

Throughout the year, our staff members volunteered and helped at organizations including Habitat for Humanity, The Good Samaritan Mission, Toys for Tots, Cystic Fibrosis, The American Cancer Society, Imagination Library, and Bay Arts Council, schools and colleges, museums, churches, hospitals, senior centers, disabled citizens, golf scrambles, parades, and many more charities and organizations benefited. Thank You to our Members and Staff for helping make it such a wonderful year!



Directors:

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

Supervisory Committee:

C.J. Montana, Chair
Bill Beauvais
Karen Gutierrez, Secretary

Credit Committee:

Michelle Hine, Chair
Barbara Weiler
Judy Zielinski
Lynn Christensen, Alternate

**FEEL LIKE
FAMILY
AT SFCU!**



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 December 31, 2011.

Shares 0.15% 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, MI 48706
989.684.1730 or 800.589.1079, Fax: 989.686.2552

Essexville Branch:

190 N. Powell Rd., Essexville, MI 48732
989.892.1833, Fax: 989.892.7638

Standish Branch:

3887 S. Huron Rd., Standish, MI 48658
989.846.9750 or 888.529.1160, 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 1:00 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.**

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.

FRIENDLY REMINDERS

- There may be a 10 day hold put on your rapid Refund check deposited into your SFCU account. This does not apply to direct deposit. Please contact our member Service Department for more information at 1.800.589.1079.
- Remember us! Please remember to contact us when changing your name, mailing address, email and telephone numbers.