



Sunrise Family
Credit Union

2016
January • February • March

F.O.C.U.S.

Financial Options Centered Upon Service

CELEBRATING

60
Years

It is our 60th year anniversary and we proudly acknowledge all of our members who have helped us reach this milestone! From the beginning, the focus of Sunrise Family Credit Union has always been to provide a wide range of affordable financial products with a "Feel Like Family" experience and exceptional member service.

It has been our pleasure to serve the Bay and Arenac Community for 60 years and wish to thank you for your membership. We will be celebrating all year long with great rates, special events and membership rewards. Be sure to check our website and branches regularly for event information and locations.

Come out and celebrate with us!

Best New and Used Auto Loans for 2016

You've done your research and you know what you want to buy. Now it's time to think about an auto loan.

When it comes to auto loans, we want our members to get an excellent deal. We provide low rates and great service! With an auto loan from Sunrise Family Credit Union, you can upgrade your ride and save hundreds. So let our low monthly payments put you in your next car!

Not in the market for a new vehicle? How about an easy \$100 bucks? It's our way of thanking you and paying you back! Refinance your auto loan of \$5,000 or more from any other financial institution for low monthly payments, competitive rates and great money saving opportunities. You'll be on your way to lowering your monthly payments.

Visit www.sunrisefamilycu.org and click on the loan application. On approval of credit and funding of your loan, we will pay off your existing loan and you'll get \$100!

*All SFCU credit policies and underwriting guidelines apply. Minimum refinance balance to qualify for this is \$5,000. Offer cannot be combined with other special offers. See our Loan Department for details.



Consolidate Your Debt. Enjoy no payments for 60 days with our Debt Consolidation Loan! Plus, rates as low as 6.00% APR*

An SFCU Debt Consolidation Loan is just what you need to start the year with some debt relief! Our friendly loan officers can review your current rates, payments and make potential savings suggestions. We can pay off your bills or any other debts and help lower your payments to reach your financial goals sooner!

Apply online at www.sunrisefamilycu.org, at your local branch or by calling 989.684.1730 or 888.529.1160

*APR is annual percentage rate and is subject to change. Loan subject to credit approval and is not available for refinancing current Sunrise Family Credit Union loan or line of credit. Rates are based on your credit history and profile. Qualified borrowers may defer payments for 60 days after loan signing. Interest will accrue from the closing date of the loan. Term of loan will be extended by the same amount of time as the deferred first payment. Offer valid January 1-March 31, 2016.



Sunrise Family Credit Union has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000!

Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes. Visit sunrisefamilycu.org or lovemycreditunion.org and click on TurboTax for more details and sweepstakes disclaimer.

2016 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 are encouraged to apply for one of three scholarships being awarded. The scholarships are \$1,500, \$1,000 and \$500 available for the fall 2016 semester. The deadline for scholarship applications is Thursday, March 31, 2016.

For more information please visit us online at www.sunrisefamilycu.org or visit one of our three locations in Bay City, Essexville and Standish beginning Monday, February 1, 2016 or call Member Service at 1.800.529.1079.

*SFCU employees, official family, and relatives living in the same household are not eligible. Full rules and details are included in the 2016 SFCU Scholarship.

Yes, We Do Mortgages!

Are you looking to purchase a home or refinance your current home? Look no further! We are committed to helping you find the right mortgage product to fit your needs. We offer repayment terms up to 30 years and down payments as low as 3%, to qualified borrowers.



Interested in refinancing your current home and feel as though you may be upside down? We offer the Home Affordable Refinancing Program or HARP loans, too. Contact us and let us see if you may qualify for HARP.

We also offer Home Equity Loans and Home Equity Line of Credit. Contact your SFCU Mortgage Loan Officer, Sue Wendt at 989.671.6014 or swendt@sunrisefamilycu.org and let's get the process started!

FYI Reminders

- Please contact us when setting up direct deposit. You will need your correct routing and account number. FYI: your account number is different when using direct deposit service.
- 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 800.589.1079.
- Remember us! Please remember to contact us when changing your name, mailing address, email and telephone numbers. Tax related forms will not forward.

Directors:

Judy Fletcher, Chair
Richard Niemann, Vice Chair
Patricia Wilson, Secretary
Dave Wolthuis, Treasurer
Larry Nichols, Director
C.J. Montana, Director
Dave Hunt, Director

Supervisory Committee:

Louis Meyette – Chairman
Robert Shearer – Vice Chairman
David Mitin – 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, 2015.

Shares 0.10% 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.



MNSL#469609



Federally Insured By NCUA

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.

Holiday Closings

President's Day: Monday, February 15, 2016

**Good Friday: Friday, April 18, 2016
(9:00 am – 12:00 pm)**