

F O C U S

Financial Options Centered Upon Service

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS!

www.sunrisefamilycu.org

Holiday Debt Load Relief!



6.49% APR* Credit Card Balance Transfer

With a SFCU MasterCard or VISA, you can lighten the debt load from the holidays! Go ahead and consolidate your debts, pay off your high interest credit cards with a special low balance transfer offer **6.49% APR* for the life of the balance**. This special balance transfer offer is good through March 31, 2013. Use your SFCU VISA or MasterCard to combine your balances into one low monthly payment! We offer 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 at www.sunrisefamilycu.org.

*Annual Percentage Rate. Minimum balance transfer amount is \$500. Some restrictions apply. Non-SFCU balance only.

57th Annual Meeting

The Annual Business meeting will be held on **February 15, 2013. At 6:00 p.m.** This year we have three positions for the Board of Directors and one position for the Supervisory Committee up for renewal. Each of the following nominees for elective office have met or exceeded the qualifications required for the position. The following are the nominees for the position on the Board of Directors: David Wolthuis, Judy Fletcher and Ken Fowler. Supervisory Committee: Open seat. If you are interested in serving the credit union in a voluntary position please contact President/CEO Barbara Weiler at 989.684.1730 no later than January 25, 2013.



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 both 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 convenient locations and open a new savings and checking account, 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. Account must stay open for at least 90 days.

2013 Sunrise Family Credit Union Scholarship

ATTENTION GRADUATING SENIORS! Members of Sunrise Family Credit Union who are graduating seniors planning to attend 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 awards available for the fall 2013 semester. The deadline for the application is March 30, 2013. Applications will be available on January 30, 2013. A printable application will be available online www.sunrisefamilycu.org or visit one of our three locations in Bay City, Essexville or Standish. You may drop off your application to your nearest branch or mail to: SFCU Scholarship Committee • Attn: Debbie Van Idour • 404 S. Euclid Ave., Bay City, MI 48706

**SFCU employees, official family, and relatives of the foregoing are not eligible. For more information please contact Debbie Van Idour 989-800-589-1079 ext. 6062.*

Come see us at the 2013 Home, Garden & Lifestyle Show February 22-24 2013 – Bay County Civic Arena

Beginning February 1, 2013 through February 28, 2013 you can take advantage of our Home Improvement Special with our best rate of 7.49% APR* for up to 61 months! Contact our loan department at 1.800.589.1079 for easy applications and fast approvals. Apply online at www.sunrisefamilycu.org. For more information regarding the 2013 Home, Garden & Lifestyle Show log onto www.baycountyhba.org and click on the Home Show button. Be sure to enter for a chance to win during our \$100 VISA gift card giveaway!

**Annual Percentage Rate. Some restrictions apply.*



SFCU Gives Back to Our Community

The Board, Officers and Staff of Sunrise Family Credit Union recognize the importance of giving back to the communities we serve. We are proud to say that many of our credit union members have helped us support many charitable organizations including The Good Samaritan Mission, Toys for Tots, Cystic Fibrosis, The American Cancer Society, Bay Arts Council, local schools, and many more. Thank You to our Members and Staff for helping make it such a wonderful year!

REMINDERS FYI:

- Please contact us when setting up direct deposit. You will need your correct routing and account number, call 800.589.1079 for assistance.
- 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.
- Please remember to contact us when changing your name, mailing address, email and telephone numbers.
- Please be advised that Treasury and the Social Security Administration (SSA) will be converting ACH benefit payments that routinely pay on the 3rd of each month to a new payment processing system. This change will become effective for SSA benefit payments that will be payable to recipients on January 3, 2013. Please pay special attention to any account transfers that you may have set up on your account as this change may have an effect on them.

Could You Use Some Extra Cash This Year?

For a small fee of \$25, you may skip your qualifying loan payment*. All postponed loan payments are limited to two (2) Skip-A-Payment per loan per year and members must meet the requirements. Stop in for details.

**Mortgages, home equity loans, credit cards, EZ Loans, loans with less than six payments made and lines of credit are not eligible. Some restrictions apply.*

HOLIDAY CLOSINGS President's Day: February 18 • Good Friday: March 29 closing at noon

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, 2012.

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.



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.



Tax Time Savings

Like the benefits of managing your checking account online, doing your taxes online is easy, convenient and accurate. Get the biggest refund you deserve with Turbo Tax Online (special discount for credit union members).

Please visit www.sunrisefamilycu.org click on Tax preparations tab and then Turbo Tax for your discount.