

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

January • February • March 2022

Federally Insured by

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING
OPPORTUNITY

NMLS #469609

Feel Like Family at SFCU!

Happy New Year!

New Year, New Financial Goals: Happier 2022!

This time of year, it's important to take a hold of your financial situation and create new goals to work toward.

If you are not exactly sure what your goals are just yet, that's ok! The expert tips and content on our Credit Sense platform can help you identify and achieve them.

Credit Sense will be available to you through online and mobile banking. Credit Sense is a FREE service offered to help you understand your current credit score, give access to your full credit report, provide credit monitoring alerts, show you how you can improve it and see ways you can save money on new and existing loans with us. Visit sunrisefamilycreditunion.org.

Consolidate Your Credit Card Debt With a Balance Transfer!







3.99% APR*

*APR = Annual Percentage Rate. Rates are subject to change. Offer good on balance transfers made between 1/15/22-3/31/22 and is not available on purchases, cash advances or balance transfers made outside of promotional period. SFCU loans are not eligible. Promotional rate will return to your original rate as per your credit agreement on 3/31/24.



A Loan for Every Resolution!

Our New Year, New You Loan gives you the cash you need with special rates as low as:

			
5.99% APR* Signature Loans 13 mos.	2.35% APR* Auto Loans 61 mos.	4.00% APR* Winter Toy Loan 61 mos.	4.50% APR* Home Equity Loan 60 mos.

Getting in financial shape this new year just got easier with Sunrise Family Credit Union by your side!

*APR=Annual Percentage Rate. Rates are subject to change. Actual rate will be based on applicants creditworthiness and may vary from that shown. Not all members will qualify. Please call the Loan Department for details.

ATTENTION MEMBERS - SFCU will be postponing our Sunrise Family Credit Union Scholarships until the 2022-23 school year.

SKIP-A-Payment

Need to take a break from your loan payments to allow for those extra holiday expenses? For just \$25, you may be able to skip your January, February, or March payment. Contact a loan officer for details, qualifications, and restrictions.

New Year New House! Let Your House Work For You! 10 Year Mortgages - 2.35% APR*

For years, you have worked to build up the value of your Michigan home. You have made many repairs, an upgrade or two, and a big dent in your original loan amount. Now, you can use all that equity to get a low-cost, 10-year mortgage. With the extra cash, you can consolidate high-interest debt or just have a little extra for the nicer things in life.

Call us today at 800-589-1079 and find out what our Loan Department can do for you!



*APR = Annual Percentage Rate. Rates are subject to change.



Want Your Refund Faster?

Choose "Direct Deposit" on your tax refund form, and your refund will be transferred directly into your Sunrise Family Credit Union account – usually in as little as 10 days. Remember, you will need your Credit Union account number (contact SFCU 800-589-1079) and routing number (272476983) to complete the form.

Our 67th Annual Meeting

The annual meeting will be held on Friday, March 11, 2022. If you would like to attend the meeting via Zoom, please call 989-684-1730 ext. 6012 to register by February 11, 2022. Incumbents running for re-election are Judy Fletcher, Dave Wolthuis, C.J. Montana, and Susan Post. Any member in good standing, age 18 years and older can place their name in nominations by submitting a Petition Form. Petition Forms are available at the main office in Bay City and must be submitted by Friday, February 11, 2022.

Heading South? Or Need a Temporary Address Change?

If you are going to be away from your current address for an extended time or have recently moved, please contact the credit union, or update your address, phone, and email within Online Banking (Home Branch). For account security, statements are not forwarded by the post office. To avoid any fees please make sure your information is current at the credit union.



Thank you to all members who showed support of our Toys for Tots and Santa Joe donation campaign. With your help, we were proud to donate several toys and cash to local children. Other charity events were Santa's Cupboard, Coats for Kids, and Kiwanis Christmas for kids.

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:

Judy Fletcher, Chair
Dave Royal, Vice Chair
James Voss, Secretary
Dave Wolthuis, Treasurer
C.J. Montana, Director
Dave Hunt, Director
Louis Meyeette, Director

CREDIT COMMITTEE:

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

SUPERVISORY COMMITTEE:

James Griffiths
Susan Post
Mary Girou, 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 December 31, 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:

Martin Luther King Day: January 17, 2022
President's Day: February 21, 2022
Good Friday: Friday, April 15, 2022, closed at Noon



Love My Credit Union®
rewards

Save on TurboTax® and H&R Block® this tax season! Credit union members can get special savings this tax season. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you are guaranteed to get your biggest refund. Get started today and save by visiting www.taxservices.lovemycreditunion.org for TurboTax and H&R Block offer details and disclaimers.