

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

April • May • June 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!

Spring into a New Home Lifestyle with Great Rates on Home Loans!
Home Equity Line of Credit • Refinances • Mortgages



With rates still low it's a great time for home improvements

Let us help you with all your home improvement needs. We have options to fit your lifestyle! Getting a home loan with SFCU is convenient, easy, and friendly with flexible programs.

Or, start your next project today with the equity you have already built up. Let us help with all your spring home improvements or refinance with our low rates. For more information on our Spring Loan Special please visit www.sunrisefamilycu.org or call 800-589-1079.

IT'S THE SPRING FLING FOR AUTOS!

Do you need a new car? It's time to spring into action! Great low rates and low monthly payments!

Sunrise Family Credit Union is offering an amazing way to save on a new/used car purchase from April 1-June 30, 2022.

Plus, we are offering **90 days with no payments** with direct financing!

*Approvals are subject to underwriting standards and some restrictions may apply. Direct loans only. Excludes existing SFCU loans. See loan personnel for details. Excludes: Real Estate, home equity lines of credit and credit cards. No payment for 90 days, interest will begin accruing at loan closing. Promotional details are subject to change without notice.



SAVE SMALL DREAM BIG

at your credit union™

APRIL IS YOUTH MONTH!



If you have been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a wonderful opportunity to start! Join us this April as credit unions across the country encourage youth to start saving regularly. This celebration is an exciting time to engage kids at SFCU and within your community to help them learn that saving, no matter how small the amount, can help them achieve their dreams.

Get involved and let everyone know how your credit union is making a difference in young members' lives what better way to get started than by visiting your credit union for saving and treats! We hope to see there!

Vacation is Only a Skip Away!

For a small processing fee of \$25.00 you may skip your qualifying* loan payment, use the money for something else. Log onto www.sunrisefamilycu.org to print the application you need or come into any office in Bay City, Essexville, or Standish. All loans may be current to qualify for the postponed loan payment.

**Members will not qualify if they have caused a loss to the credit union or who have any charged off loan that were not redeemed. Mortgages, home equity loans, lines of credit, EZ loan and Loans with less than 6 months are not eligible. Some restrictions apply.*



Supervisory Committee Members Wanted

Would you like to be more involved in your credit union and enjoy volunteering? Learn more about becoming a Supervisory Committee Member by contacting Barb Weiler 989-671-6013 or email bweiler@sunrisefamilycu.org.

ENTER TO WIN A \$150 GAS CARD! Member Appreciation Drawing - June 31, 2022

Name: _____

Address: _____

Phone: _____

Please return to one of our 3 locations Bay City, Essexville, or Standish or mail to Sunrise Family Credit Union Attention Debbie Van Idour, 404 S. Euclid Ave., Bay City, MI 48706 or email dvanidour@sunrisefamilycu.org.

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 Meyette, 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 March 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:

Good Friday - Friday, April 15 all offices close at noon
Memorial Day - Saturday, May 28 and Monday, May 30
Independence Day - Saturday, July 2 and Monday, July 4



Love My Credit Union®
rewards

Visit www.lovemycreditunion.org for member discounts!

Member Reminder Please call our office for your correct account number for your direct deposit. The routing and Transit number #272476983