# Sentry Credit Union BOTTOM LINE

News and Information for Sentry Credit Union Members



### Sentry Credit Union Annual Meeting

Mark your calendars on Wednesday, June 15, 2022, at 4:30 PM for SCU's annual membership meeting. Watch our website for more details about the meeting as the date approaches.



## Are you ready?

An experienced SCU mortgage lender is ready to help! Call 715-346-6534 or stop in the branch!



usually the hardest, but once it's taken, you can use that momentum to propel you forward.

Sentry Credit Union has tools to help children fulfill their dreams. With a youth savings account that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account,

Dreaming big doesn't mean you need to start with big actions. The first small step is

this good financial habit at a young age will set them on the path of successful financial well-being. Open a Kirby Kangaroo Youth Club account today.

the more it will grow, and the easier it will be to achieve their dreams. Learning

SAVE SMALL TO DREAM BIG

## Help us celebrate National Credit Union Youth Month from April 11 – 15 with:

- A free coloring page included with quarterly newsletter
- A \$5.00 deposit by SCU into a youth member's Kirby account (under 18) when the youth member makes a deposit of any type (excludes payroll deduction or transfers within an account number) during the week of April 11 15 (only one deposit per account will qualify)



# Tap Our App for Your Cash!

Deposit checks remotely with **SCU's mobile app.** 

Stay safe and secure by depositing checks without leaving your house! Take advantage of Sentry Credit Union's remote deposit services on our mobile app.

All you need to do is download the SCU app on your smart device and log in with your online banking information. Select the remote deposit option and follow the prompts:

- Sign your check and write "For mobile deposit to SCU only"
- Choose the account to deposit your check into and enter the dollar amount
- Take a photo of the front and back of your check
- Submit the deposit

No matter where you are or what time of day it is, all you need to deposit your check is Wi-Fi and the SCU app – and a pen to sign the check. Best of all, once the money is deposited, it is immediately available for you to use.

So tap our app for your cash! Learn more and download our free app\* from your device's app store to get started. If you have any questions, we're happy to help.

\*Standard data and messaging rates may apply from your mobile phone carrier.

# Share Secured Loans now a **low fixed rate!**

Loan Type:

APR\* (as low as)

Monthly Payment\*

Share Secured 2.00

\$28.64

\*APR = Annual Percentage Rate. Fixed rate loan effective April 1, 2022, and subject to change.

"Monthly payment is based on payment per \$1,000 for 36-month term and rate shown above.

## Reminder: Call Ahead for Appointments

For the continued protection of our members, staff and community, our lobby remains open by appointment only.

Many of our services can be accessed using online banking and our mobile app, but if you need inperson assistance, please call us at **715-346-6534** to schedule an appointment.



## **Before arriving for your appointment,** please observe the following quidelines:

- Self-assess your health before visiting.
- If you have virus symptoms, please do not come in.
- A face mask is encouraged at all times inside Sentry buildings, including Sentry Credit Union and surrounding areas.

Please visit www.sentrycu.org for up-to-date information on the status of our office.



## Great, Low Auto Loan Rates!

Convenient Repayment with Payroll Deduction or Auto Pay

#### **Consumer Auto Loan Rates**

Effective April 1, 2022, and subject to change – Annual Percentage Rate (APR)

Model Year <sup>(1)</sup> 2020 and Newer				
Repayment Terms	APR <sup>(2)</sup> (as low as)	Monthly Payment(3)		
36 Months	2.24%	\$28.75		
60 Months	2.49%	\$17.74		
72 Months	2.74%	\$15.08		
84 Months <sup>(4)</sup>	2.74%	\$13.10		

Model Year <sup>(1)</sup> 2017 – 2019			
Repayment Terms	APR <sup>(2)</sup> (as low as)	Monthly Payment(3)	
60 Months	2.74%	\$17.85	

Model Year <sup>(1)</sup> 2016 and Older				
Repayment Terms(5)	APR <sup>(2)</sup> (as low as)	Monthly Payment(3)		
36 Months	2.99%	\$29.08		
48 Months	2.99%	\$22.13		
60 Months	2.99%	\$17.96		

### For Boat and Large RVs Only

(\$20,000 Minimum Amount Financed)

Model Year	Repayment Terms	APR <sup>(2)</sup> (as low as)	Monthly Payment <sup>(3)</sup>
2020 and Newer	120 Months	2.74%	\$9.54
2017 – 2019	120 Months	2.74%	\$9.54
2016 and Older	120 Months	2.99%	\$9.65

## New Models of Snowmobiles, Jet Skis<sup>®</sup>, ATVs, Scooters, Mopeds

Repayment Terms(5)	APR <sup>(2)</sup> (as low as)	Monthly Payment(3)
36 Months	5.25%	\$30.08

(1) Rates and terms available for (unless otherwise specified): Autos, Trucks, Vans, Motorcycles, Motor Homes, Boats (including motor/trailer), 5th Wheels, Travel Trailers, and Campers

<sup>(2)</sup>APR = Annual Percentage Rate. Fixed Rate with 0.50% discount for Auto Pay if repayment is set up on payroll deduction or automatic transfer from an SCU savings or checking account. All loans subject to credit approval. Rates subject to change without notice.

(3) Monthly payment is based on payment per \$1,000 for term and rate shown above.

<sup>(4)</sup>Current model years, only for new auto purchases on yet-to-be-titled autos.

(5) 60 Month term for financing \$10,001 or more, 48 Month term for financing \$4,000 to \$10,000, 36 Month term when financing less than \$4,000.

# Mobile Wallet: A Better Way to Pay Your money is *mobile!*

Sentry Credit Union offers a safer, faster way to shop with your SCU Visa® debit and credit cards: Pay with your phone using mobile wallet!

Did you know? Paying digitally is more secure because the payment involves a single-use code – so your name, card number and security code stay protected. Add your SCU cards to your mobile wallet and pay merchants in stores, online and within apps.

#### Mobile wallet is easy to set up and use:

- Open the mobile or digital wallet on your device (Apple®, Google™, Samsung®, Garmin® or Fitbit®).
- Follow the instructions to add your SCU card information.
- Once it's ready to go, simply swipe your phone over the point-of-sale terminal at any participating merchant.

Leave your physical cards safe at home with mobile wallet! For more information on using mobile wallet: Visit www.sentrycu.org or call 715-346-6534.



# Save Simply with an SCU Term Share Certificate

## Take advantage of this limited-time special

5-Year Term Share Certificate at **2.00% APY**\*

Call **715-346-6534** today to lock in your savings!



## SENTRY CREDIT UNION'S COMMITMENT TO OUR MEMBERS IS REFLECTED IN OUR MISSION STATEMENT AND OUR VALUE STATEMENTS:

#### **MISSION STATEMENT**

Our mission is to deliver safe, competitive and convenient personal banking products, with exceptional service, while actively encouraging membership from the Sentry Insurance community. As a trusted partner, our solid financial strength ensures members can rely on us to assist them toward attaining their financial goals while creating a highly valued benefit.

#### **VALUE STATEMENTS**





### SCU IS CLOSED ON THE FOLLOWING HOLIDAYS:

Memorial Day Independence Day Labor Day Thanksgiving Day Christmas Eve (Observed)

Christmas Day (Observed)

Monday, May 30, 2022 Monday, July 4, 2022 Monday, September 5, 2022 Thursday, November 24, 2022 Friday, December 23, 2022 (open 8 AM to noon)

Monday, December 26, 2022



Friday:

Serving Sentry Associates and Their Family Members Since 1935.

NCUA

Web: www.sentrycu.org
Phone: 715-346-6534
Email: scu@sentrycu.org

Address: 1800 North Point Drive Stevens Point, WI 54481



Monday: 8:00 AM - 4:30 PM Tuesday: 8:00 AM - 4:30 PM

Wednesday: 9:00 AM - 4:30 PM Thursday: 8:00 AM - 4:30 PM

8:00 AM - 4:30 PM