

With you
whenever
and wherever
you need us



A2A Payments • P2P Payments • Remote Check Deposit • *And more!*

Online and mobile banking **made easy with SCU**

Did you know you can perform many services right from our online and mobile banking platforms – giving you the ease of an SCU branch from wherever you happen to be?

Below is a list of just some of the services you have access to:

- ➔ **A2A – Account-to-Account Transfers:** Transfer money from your SCU account to your other bank and credit union accounts with no fee.
- ➔ **P2P – Person-to-Person Payments:** Send money to another person with no fee.
- ➔ **Take a Picture – Pay Your Bill** with no fee.
- ➔ **Remote Check Deposit:** Use our mobile app to make check deposits into your share, checking or money market account.
- ➔ **Turn Your Debit Card On/Off:** Protect your account against fraud.
- ➔ **And so much more!**

For details on all features, check out our handy desktop and mobile user guides. Search for them on our website or find them by clicking on the “What You Can Do” tab under “Services” » “Online Banking.”

Visit sentrycu.org and download our app on your smartphone to get started today!



Home Equity Line of Credit at **3.25% APR***

The Prime Rate is the Index used by many lenders, including SCU, to set Home Equity Loan rates. Effective as of January 1, 2021, all new and existing Home Equity Line of Credit Loan Accounts at Sentry Credit Union will be at 3.25% APR.* (The rate on the Home Equity Line of Credit Account at SCU is set at the Prime Rate + 0.00% and can change on January 1 and July 1.)



*APR = Annual Percentage Rate.

INDEXED (VARIABLE) LOAN RATE CHANGES

Effective January 1, 2021

Loan Type:
Share Secured Loans

Variable Rate APR:*

2.00%

Index for Variable Rate Share Secured Loans: The *Annual Percentage Rate (APR) for new and existing balances is the 13-week average of the 13-Week T-Bill (Index), rounded to the next higher 0.25%, plus a margin of 1.75%. We will use the most recent Index value available to us as of each calendar quarter prior to any Annual Percentage Rate adjustment. The Index for the period ending December 2020 was 0.25%. The APR will change quarterly on the first day of January, April, July and October to reflect any change in the Index. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid. Refer to Loanliner for complete details. Example: \$3,000 at 2.00% variable rate = 36 monthly payments of \$85.93.

2020 Annual Meeting **Highlights**

On Wednesday, November 18, 2020, Sentry Credit Union (SCU) held its **85th Annual Membership Meeting**. This meeting was the first-ever virtual membership meeting in our long history.

At the meeting, highlights of the 2019 financial results for SCU reflected solid asset growth, profitability and an increase in net worth (reserves). One significant event from 2019 was the \$500,000 bonus dividend paid to members at the end of that November. A video of SCU members talking about the bonus dividend was premiered at the meeting. To see the video, go to the Sentry Credit Union YouTube site or google Sentry CU Bonus Dividend.

The Board and the management team of the credit union thanked members for their patience during this unusual and challenging year. While the office has operated on an appointment-only basis since March 2020, members' needs and service requests are being met. A membership survey was conducted in October 2020 that reflected high member satisfaction with the credit union.

During the meeting, the members voted to re-elect Lindsay Bernhagen, James Nickerson and Harry Rice to the SCU Board for three-year terms.

The 2021 Board Members include:

James Nickerson
Chair

Bruce Georgenson
Vice Chair

Mike Bilbrey
Treasurer

Harry Rice
Secretary

Jack Edgerton
Emeritus Director

Lindsay Bernhagen

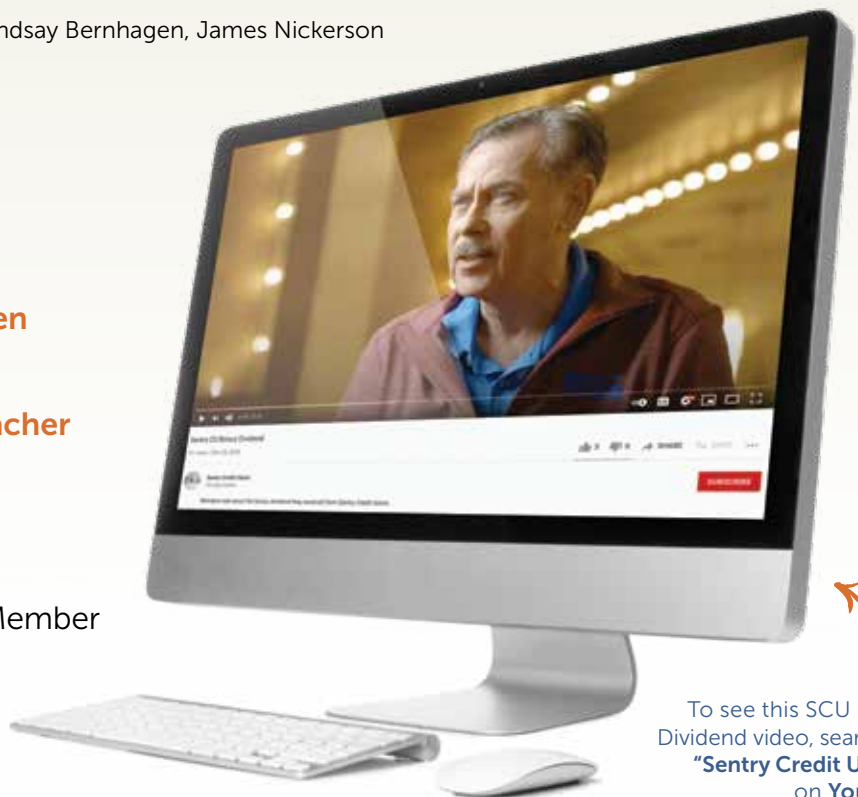
Brian Cychosz

Dennis Gruetzmacher

Sue Kedrowski

Andrew Kruit

Andrew Schultz
Associate Board Member



To see this SCU Bonus Dividend video, search for **"Sentry Credit Union"** on YouTube

Great, Low Auto Loan Rates!

Convenient Repayment with Payroll Deduction or Auto Pay

Model Year ¹	Fixed Rate APR ² with PRD/Auto Pay	Fixed Rate APR ²	Repayment Terms
2022, 2021, 2020	2.24%	2.74%	Up to 36 Months
2022, 2021, 2020	2.74%	3.24%	From 37 to 60 Months
2022, 2021, 2020	3.24%	3.74%	From 61 to 72 Months
2019, 2018, 2017	3.24%	3.74%	Up to 60 Months
2016 and Older	3.74%	4.24%	\$10,001 or More, up to 60 Months; \$4,001 to \$10,000, up to 48 Months; Less than \$4,001, up to 36 Months

¹Rates and terms available for both new and used: Autos, Trucks, Vans, Motorcycles, Motor Homes, Boats (including motor/trailer), 5th Wheels, Travel Trailers, Campers.

²APR = Annual Percentage Rate. The 0.50% reduction is for loans with repayment set up on payroll deduction or automatic transfer from an SCU savings or checking account. Rates and terms in effect January 1, 2021, for purchase money, refinancing, or to use the equity in your existing vehicle(s) for prudent purposes. The amount financed for all model years will be the lower of purchase price or Kelley Blue Book® (or appraised) value of the vehicle.

Financing for Snowmobiles, Jet Skis®, ATVs, Scooters, Mopeds: New models only, 5.75% APR, terms to 36 months – 5.25% APR if repayment is set up on payroll deduction or automatic transfer from an SCU savings or checking account.

84-Month New Auto* Financing

2.74% APR with PRD/Auto Pay or 3.24% APR

\$20,000 at 2.74% APR for 84 Months = \$261.95

\$20,000 at 3.24% APR for 84 Months = \$266.46

*New, Untitled 2022, 2021, 2020 Models. Purchase Money Only.



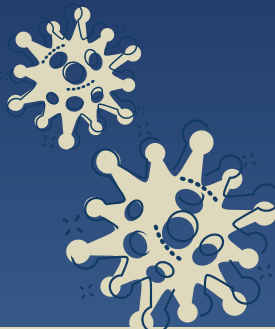
Payment Examples for Rates/Terms Listed Above

Amount Financed	APR	Repayment Terms	Monthly Payment	Monthly Payment With 0.50% Off
\$20,000	3.74%	72 Months	\$310.57	\$306.05
\$15,000	3.24%	60 Months	\$271.15	\$267.82
\$15,000	3.24%	48 Months	\$333.62	\$330.31
\$15,000	4.24%	48 Months	\$340.32	\$336.96
\$10,000	4.24%	42 Months	\$256.63	\$254.40
\$5,000	4.24%	36 Months	\$148.16	\$147.05
\$2,500	4.24%	24 Months	\$108.84	\$108.28

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 done using online banking and our mobile app, but if you need in-person assistance, please call us at **715-346-6534** to schedule an appointment.



Before arriving to your appointment, please observe the following guidelines:



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

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

Savings & Investment Rates

Effective January 1, 2021

Account	Rate	APY*	Dividend Paid	Min. Balance
Share Savings	0.05%	0.05% ¹	Quarterly	\$5
Premium Plus Checking	0.05%	0.05%	Monthly	\$500
Security Money Market Account	0.25%	0.25%	Weekly**	\$1,000 (\$2,000 to Open)

Traditional, Roth and Education Accounts

Balance	Rate	APY*	Term
\$1 - \$2,000	0.35%	0.36%	Open
\$2,001 - \$5,000	0.45%	0.46%	Open
\$5,001 - \$10,000	0.55%	0.56%	Open
\$10,001 and Up	0.70%	0.71%	Open

Term Share Certificates

Term	Minimum Deposit \$500	Minimum Deposit \$10,000
	Rate/APY*	Rate/APY*
6 Months	0.10%/0.10%	0.20%/0.20%
12 Months	0.20%/0.20%	0.30%/0.30%
18 Months	0.30%/0.30%	0.40%/0.40%
24 Months	0.40%/0.40%	0.50%/0.50%
30 Months	0.50%/0.50%	0.60%/0.60%
3 Years	0.60%/0.60%	0.70%/0.70%
4 Years	0.70%/0.70%	0.80%/0.80%
5 Years	0.80%/0.80%	0.90%/0.90%

*APY = Annual Percentage Yield. **SMMA rate for week of December 28, 2020, through January 3, 2021.

¹In effect for Piggy Bank, Kirby Kangaroo Accounts, Savers Sweepstakes. All IRA Plateau dividends are paid quarterly. Rates may change January 1 and July 1. 18-Month IRA Term Share Certificate: \$500 minimum deposit. APY is same as 18-Month Term Share Certificate with \$500 minimum deposit. 30-Month IRA Term Share Certificate: \$500 minimum deposit. APY is same as 30-Month Term Share Certificate with \$500 minimum deposit. Rates can change.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed. You may review our policy and practices with respect to your personal information at www.sentrycu.org/about-us/privacy-policy, or we will mail you a free copy upon request if you call us at 715-346-6534 or toll-free at 877-368-7928.



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:

Christmas Eve	Open until noon on Thursday, December 24, 2020
Christmas Day	Friday, December 25, 2020
New Year's Day	Friday, January 1, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021 (Observed)
Labor Day	Monday, September 6, 2021



Serving Sentry Associates and Their Family Members Since 1935.



Web: www.sentrycu.org
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 Email: 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
Friday:	8:00 AM - 4:30 PM