

Fraud and Scams

Criminals are always looking for ways to steal your money and use your personal information against you, but there are steps you can take to protect your information. Sentry Credit Union can connect you with valuable resources that teach effective strategies to avoid becoming a victim of identity theft.



Already an identity theft victim or think you might be? Our website contains a step-by-step process to recover your identity and personal information. Simply visit www.SentryCU.org/resources/identity-theft-prevention.

News & Notes

Debit Card Update

Replacement cards are now being mailed one month in advance of the expiration date. Please watch your mail for your replacement cards.

Fraud Alerts

Shazam Inc. provides debit card fraud detection services for Sentry Credit Union. It is important that if you receive a text message or phone call from Shazam asking you to verify recent debit card transactions that you respond promptly to their request using the instructions in the message. Please respond promptly, as you will not be able to use your debit card until the transaction(s) have been verified.

Tax Statements

If you are signed up for eStatements as of December 31, 2021, you will receive your 1098 and 1099 tax statements electronically. You will receive an email notification when the tax statements are available.

Visa Credit Card Benefits Program Change

The loyalty program through CXLoyalty has been discontinued due to CXLoyalty ending the program. You can continue to count on the built-in auto rental coverage on SCU Visa Credit Cards; to learn more about this benefit or to file a claim, go to www.eclaimline.com or call 1-800-348-8472.

2021 Annual Meeting Highlights

On Monday, November 15, 2021, Sentry Credit Union (SCU) held its 86th Annual Membership Meeting in a virtual format. At the meeting, highlights of the 2020 financial results for SCU reflected solid asset growth, profitability and an increase in reserves.

Chairperson Nickerson recognized Rex Fair for his 34 years of service and many contributions during his tenure as SCU President. He also recognized the efforts of retiring Board member, Sue Kedrowski, thanking her for her 10 years of service to the members of SCU. Finally, he welcomed Tim Barthel as the new President of SCU. With the events of 2020 continuing on into 2021, Barthel expressed great thanks to the members for their patience, to the Board for their support of the SCU team and to the SCU team for weathering all of the twists and turns.

During the meeting, the members voted to re-elect Brian Cychosz and Bruce Georgenson for three-year terms on the SCU Board of Directors. Additionally, with the retirement

of Board member Sue Kedrowski, Associate Director Andy Schultz was elected to a three-year term as a full member of the SCU Board of Directors. The meeting ended with a forward-focused look towards serving the needs of SCU members.

The Current SCU Board Members Are:

Bruce Georgenson (Chairperson)
James Nickerson (Vice Chairperson)
Mike Bilbrey (Treasurer)
Harry Rice (Secretary)
Andrew Kruit
Andy Schultz
Brian Cychosz
Dennis Gruetzmacher
Lindsay Bernhagen
Jack Edgerton
(Emeritus Director)



Indexed (Variable) Loan Rate Changes

Effective January 1, 2022

Loan Type: Variable Rate APR:
Share Secured Loans 2.00%

Index for Variable Rate Share Secured: 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 2021 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.

REMINDER – PLEASE UPDATE YOUR CONTACT INFORMATION WITH US.

It is important to make sure your contact information is up to date with us in the event we need to contact you regarding issues with your account, debit card or Visa® Card. Easily update your info online or over the phone.



Advice from SCU's Mortgage Lenders

What is a credit score?

Financial institutions use a numerical rating called a credit score to determine how you will pay debt. A high credit score suggests to financial institutions that you will make timely loan payments. A low credit score indicates that there is a higher risk that you will not repay a loan. Your credit score can affect not only if you can qualify for a loan, but also the interest rate you may pay on the loan.

What can you do to strengthen your credit score?

- Make sure you pay your bills and debts on time.
- Minimize credit card account balances compared to your credit limits. A good rule of thumb is that your balance on a credit card should not exceed 30% of credit limit.
- Make paying down or paying off your loans and credit cards a priority, before adding new debt.
- Opening lots of new credit cards in a brief period of time can hurt your credit score.
- Shop for credit only when you need it. Making numerous applications for loans may lower your credit score.
- Monitor your credit report.

How can I obtain a credit report?

You are entitled to one free credit report per year from each of the major credit bureaus – Equifax, Experian and TransUnion. The three national credit bureaus have a centralized website, so you can order your free annual reports in one place. Do not contact the three national credit bureaus individually. Visit [AnnualCreditReport.com](https://www.annualcreditreport.com) to order your free credit report. Your credit score will not be shown on the report, but the report allows you to determine that your payment history is reflected accurately.



The home buying season is just around the corner. See what your credit score can do for you when securing a home! Call or email us today to discuss how to get prequalified for a mortgage loan.

Amy Netzel
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amy@sentrycu.org
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Susan Besaw
715-346-7564
susan@sentrycu.org
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With you
wherever
you go



We have nearly **30,000 surcharge-free ATMs** in our nationwide network!

What does this mean for you?

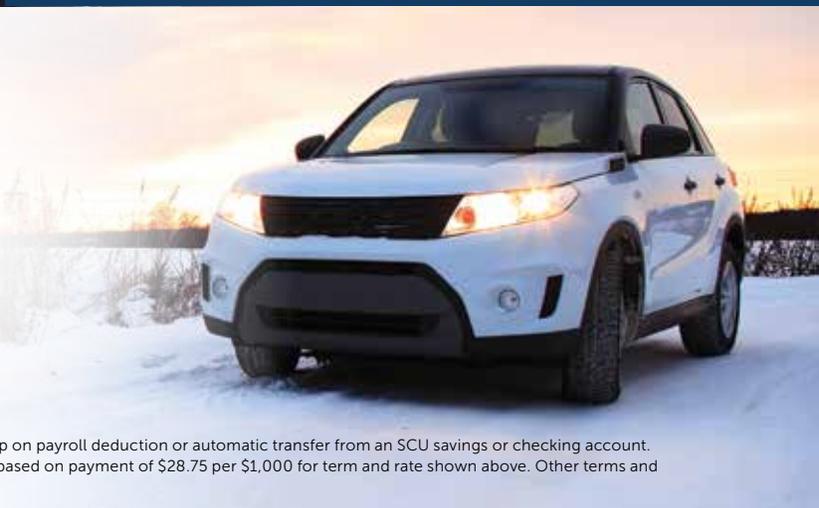
- Nationwide access to your SCU accounts at nearly 30,000 fee-free ATMs
- Easy account access when traveling
- PLUS, SCU members already have access to 5,000+ CO-OP® Shared Branches throughout the U.S.

Wherever you go, you're never far from your SCU funds.
Find all our fee-free ATMs using the ATM Locator page on our website, and roam confidently with SCU.

Save money on your vehicle loan today.

Purchase and refinance available with rates as low as **2.24% APR*** for 36 months!

*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. Monthly payment is based on payment of \$28.75 per \$1,000 for term and rate shown above. Other terms and rates available; contact SCU for details.

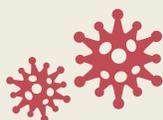


Reminder: Call Ahead for Appointments

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.

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



Before arriving for 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.



Savings & Investment Rates

Effective January 3, 2022, and subject to change

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 effective January 3, 2022.

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:

Memorial Day	Monday, May 30, 2022
Independence Day	Monday, July 4, 2022
Labor Day	Monday, September 5, 2022
Thanksgiving Day	Thursday, November 24, 2022
Christmas Eve (Observed)	Friday, December 23, 2022 (open 8 AM to noon)
Christmas Day (Observed)	Monday, December 26, 2022



Serving Sentry Associates and Their Family Members Since 1935.



Web: www.sentrycu.org
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 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