

## Harvest the Savings on Your New Ride

Rates as low as **2.24%** APR<sup>1</sup>

Are you ready for a new ride this fall? Take advantage of low rates and find yourself behind a new set of wheels this fall. With an auto loan from Sentry Credit Union, you'll reap the rewards of the harvest season.

➔ **Low, competitive rates** ➔ **Flexible terms** ➔ **Fast and local decisions**

Already have a ride you love, but wish you had a lower payment? Refinance your non-SCU auto loan with us and rake in the savings!

**Rates in effect October 1, 2020. Take advantage of convenient payroll deduction or auto-pay for repayment to get your best financing rate.**

**Call Sentry Credit Union Today - Sentry Ext: 346-6534, Local: 715-346-6534, Toll-Free: 877-368-7928.**

Model Year <sup>2</sup>	Fixed Rate APR <sup>1</sup> With PRD/Auto Pay	Fixed Rate APR <sup>1</sup> Without PRD/Auto Pay	Repayment Terms
2021, 2020, 2019	<b>2.24%</b>	<b>2.74%</b>	Up to 36 Months
2021, 2020, 2019	<b>2.74%</b>	<b>3.24%</b>	From 37 to 60 Months
2021, 2020, 2019	<b>3.24%</b>	<b>3.74%</b>	From 61 to 72 Months
2018, 2017, 2016	<b>3.24%</b>	<b>3.74%</b>	Up to 60 Months
2015 and Older	<b>3.74%</b>	<b>4.24%</b>	\$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

<sup>1</sup>APR=Annual Percentage Rate. The 0.50% reduction is for loans with repayment set up on payroll deduction or auto pay from an SCU savings or checking account. Estimated payment examples: 3.24% for 72 months = \$15.30 per \$1,000 financed. 2.74% for 60 months = \$17.86 per \$1,000 financed. 2.24% for 36 months = \$28.75 per \$1,000 financed. 3.74% for 60 months = \$18.30 per \$1,000 financed. For specific payment figures, please call the Credit Union.

<sup>2</sup>Applies to autos, trucks, vans, SUVs. Subject to credit approval.



# Reminder: Our Lobby is Open for Appointments Only

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

Please call **715-346-6534** to schedule an appointment with our staff.

*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.

All of our services are available, but please remember, many of our services can be done using online banking and our mobile app, by phone and through using our night drop. These services include:

- Opening an account or applying for a loan
- Paying bills
- Depositing a check

**Our ATMs and drive-ups at Shared Branches are also accessible.**

Your protection and the protection of our staff are our main concern. We appreciate your patience and understanding during these challenging times.

Please contact us at **715-346-6534** or visit [www.sentrycu.org](http://www.sentrycu.org) for assistance or questions about any of these services.

## Making Online Banking Easier for You

We are making changes to make it easier to bank online with Sentry Credit Union. Mobile deposits can now be made to S1 and S63 savings accounts, as well as Kirby Kangaroo accounts. To see available accounts for remote deposit, select the “Deposit to” drop-down when making a deposit. Additionally, the daily amount you can transfer between SCU accounts using online or mobile banking has been increased to \$50,000.



## Signed, Sealed, Delivered With a Christmas Club Account

Open a Christmas Club Account today for an easy way to save for next year’s holidays. By saving a set amount each week, you’ll be able to afford everything on your list next year, without paying any interest!

The 2021 Christmas Club will be paid out in early October 2021, so members can take advantage of those early shopping bargains.

**Call us to sign up for this convenient service: 715-346-6534.**





# Your money is mobile!

## Introducing Mobile Wallet: A Better Way to Pay

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

Adding your SCU cards to your mobile wallet and paying digitally is more secure because the payment involves a single-use code - so your name, card number and security code stay protected. Use mobile wallet to 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.

Add SCU cards to your mobile wallet today and leave your physical cards safe at home!

For more information on using mobile wallet: Visit [www.sentrycu.org](http://www.sentrycu.org), or call 715-346-6534.

## INDEXED (VARIABLE) LOAN RATE CHANGES

Effective October 1, 2020

Loan Type: **Share Secured Loans**

Variable Rate APR: **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 September 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.

## SAVE THE DATE

### 85th Annual SCU Membership Virtual Meeting

Plan to attend the first online\* Annual Membership Meeting of your Sentry Credit Union. At the meeting, we will review the 2019 financial results, the highlights from last year and future plans and answer any questions you may have.



At the meeting, there will be an election for Board of Directors' positions. This year, there are three (3), three-year terms to be voted on. Current Board Members in these positions are Lindsay Bernhagen, James Nickerson and Harry Rice. If you have questions about running for election to the Sentry Credit Union Board of Directors, please contact Nominating Committee Members Brian Cychosz (715-346-9318), Mike Bilbrey (715-344-4496), Andrew Kruit (715-346-7979) or Rex Fair (715-346-6532).

### Annual Meeting Details

**Date:** Wednesday, November 18, 2020

**Time:** 5:00 PM CST (Meeting time - 45 minutes)

**Place:** Online

**RSVP:** [annualmeeting@sentrycu.org](mailto:annualmeeting@sentrycu.org) to register. When you register, you will be provided a link for the online\* meeting.

\*Due to COVID-19 meeting restrictions, there will not be an in-person option for this meeting.



# Savings & Investment Rates

Effective October 1, 2020

Account	Rate	APY*	Dividend Paid	Min. Balance
Share Savings	0.05%	0.05% <sup>1</sup>	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. \*\*SMMMA rate for week of September 28, 2020, through October 4, 2020.

<sup>1</sup>In 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](http://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

**member owned** YOUR *trusted* PARTNER

**WORKING WITH YOU**

*focused ON YOU AND your needs* AS WE REMAIN THE VALUED BENEFIT ENVISIONED BY OUR FOUNDERS

**SCU** Sentry Credit Union

**MINDFUL OF THE EVOLVING FINANCIAL INDUSTRY**

*dedicated TO CULTIVATING TRUST and building LOYALTY THROUGH EXCEPTIONAL SERVICE*



**SCU IS CLOSED ON THE FOLLOWING HOLIDAYS:**

- Thanksgiving Day** Thursday, November 26, 2020
- Christmas Eve** Open until noon on Thursday, December 24, 2020
- Christmas Day** Friday, December 25, 2020
- New Year's Day** Friday, January 1, 2021



Serving Sentry Associates and Their Family Members Since 1935.



Web: [www.sentrycu.org](http://www.sentrycu.org)  
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 Email: [scu@sentrycu.org](mailto: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  
 Friday: 8:00 AM - 4:30 PM