

2025 Annual Report

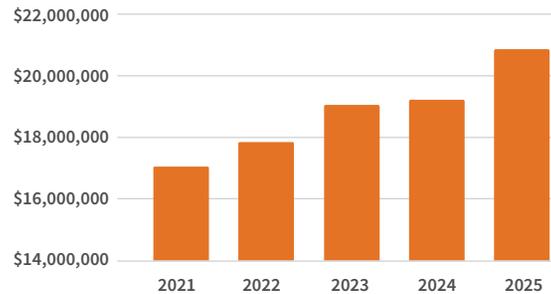


STATEMENT OF FINANCIAL CONDITION

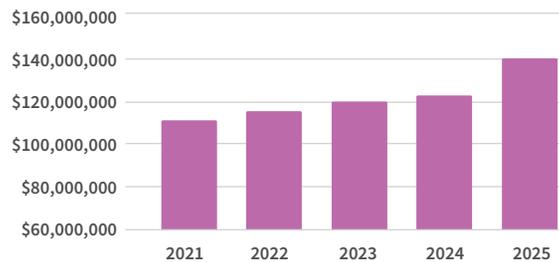
As of December 31, 2025

Cash and Cash Equivalents	\$16,277,912
Investments	\$35,851,945
LOANS:	
Consumer	\$39,189,321
Real Estate	\$69,755,514
TOTAL LOANS	\$108,944,834
Allowance for Expected Credit Loss	(\$359,980)
Premises and Equipment (Net)	\$297,991
Foreclosed and Repossessed Assets	0
Other Assets	\$954,386
TOTAL ASSETS	\$161,967,088
Liabilities	\$1,325,673
DEPOSITS:	
Savings	\$35,528,566
Checking	\$19,234,556
Money Market	\$69,829,816
Term Share Certificates	\$12,050,087
Retirement Accounts	\$2,174,005
Non-Member Deposits	\$1,042,000
TOTAL DEPOSITS	\$139,859,031
RESERVES:	
Members' Equity	\$20,782,384
TOTAL LIABILITIES & RESERVES	\$161,967,088

MEMBERS' EQUITY



DEPOSITS

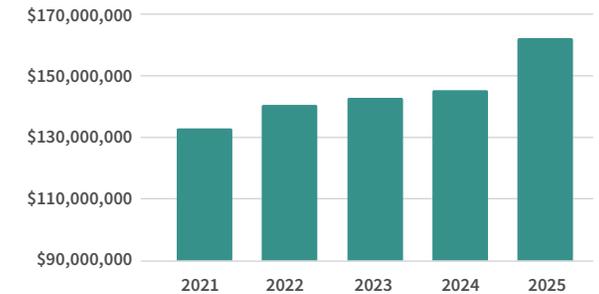


STATEMENT OF INCOME

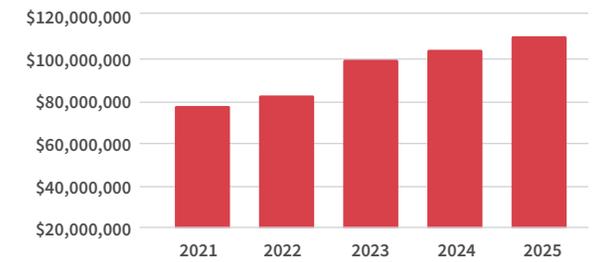
For the year ending December 31, 2025

INTEREST INCOME	
Interest on Loans	\$5,128,555
Interest on Investments	\$1,918,216
TOTAL INTEREST INCOME	\$7,046,770
INTEREST EXPENSE	
Interest on Members' Deposit Accounts	\$2,504,899
Interest on Borrowings	0
TOTAL INTEREST EXPENSE	\$2,504,899
NET INTEREST INCOME	\$4,541,871
Provision for Credit Loss	\$296,473
NET INCOME AFTER PCL	\$4,245,398
NON-INTEREST INCOME	
NON-INTEREST INCOME	\$731,344
Gain/Loss on Assets	\$3,801
TOTAL NON-INTEREST INCOME	\$727,543
NON-INTEREST EXPENSE	
Compensation and Benefits	\$1,664,019
Office Occupancy and Operations	\$1,498,939
Other Operating Expenses and Fees	\$362,564
Other Non-Interest Expense	\$47,932
TOTAL NON-INTEREST EXPENSE	\$3,573,454
NET INCOME (Transferred to Reserves)	\$1,399,488

ASSETS



LOANS



Serving Sentry Associates and
Their Family Members Since 1935.

Examining Committee Report

We retained CliftonLarsonAllen LLP to perform an external review of Sentry Credit Union as of September 30, 2025. Their report is on file at the Credit Union. Copies are available for inspection during regular business hours. The procedural engagement they completed has been performed in accordance with standards established by the American Institute of Certified Public Accountants and is conducted pursuant to Section 715.7(c) of the National Credit Union Administration regulations. There were no major findings on this report.

In addition to this the SCU Examining Committee performed Surprise Cash Count and Cash Recycler Reviews with no exceptions noted. These reviews and examination verify the strong financial position of SCU and that the appropriate safeguards are in place to protect the assets of the membership.

Examining Committee Chair,

Bruce Georgenson

Board Chair & President's Message

Members of Sentry Credit Union:

The theme for the SCU team in 2025 was "Collaboration," and it guided everything we did this past year. We focused on working more closely together as a team so we could strengthen the service we provide to you, our members. Just as importantly, we looked for more ways to collaborate with you to ensure we are offering the products, services, and support you value most. That shared spirit of collaboration helped make 2025 a standout year for your Credit Union. Deposits grew by \$17.4 million, an increase of more than 14%. Loans grew by \$5 million, nearly 5%. And our total assets reached \$161.9 million, reflecting growth of almost 13%. Even with this strong momentum, we maintained a healthy bottom line, ending the year with a return near 1% and a solid capital ratio of 12.83%. Behind every one of these numbers is the same simple truth that as a member owned, service driven financial cooperative, our focus remains on you.

To share examples of this focus here are a couple of stories from last year where we had the opportunities to collaborate with members:



A member grew concerned after an online bill payment took them through unfamiliar portals and asked for sensitive information. Worried that their account might be at risk, they contacted SCU right away. A team member listened closely, took the concern seriously, and worked with the member to outline clear protective steps. Together they created a plan that restored the member's sense of security. Afterward, the member shared their appreciation for the teamwork, care, and expertise shown throughout the process. Thanks to the caring approach, the issue was resolved positively and the member left feeling fully supported.



A Look at the Numbers

	2024	2025
Total Number of Members	6,983	7,159
Total Number of Associate Members	1794	1932
Total New Consumer Loans	\$27,277,444.51	\$27,784,722.76
Total New Real Estate Loans	\$12,542,904.67	\$19,047,892.57
Number of Debit Card Transactions	822,720	864,643



When a member called to confirm SCU's routing number, the conversation began routinely. But as they talked with the SCU team member, they mentioned plans to transfer funds from a payday lender to cover a short-term need. Concerned, the team member asked about the loan's cost. The member wasn't sure, so they worked together to calculate the fees and rate. The real cost was nearly double the amount borrowed, about a 200% interest rate. The member paused and asked if SCU could help. Assessing the matter quickly, the team member reviewed the member's situation and confirmed they qualified for a small personal loan at just 9.90%. Within minutes, the loan was completed, giving the member the funds they needed without predatory fees or the cycle of constant borrowing. A simple phone call and a moment of teamwork saved the member stress, money, and uncertainty.



These stories highlight only a small part of the many ways your Credit Union strives to help you live your best financial life.

After closing out a strong 2025 we look forward with excitement for everything we will accomplish in 2026. Your partnership as member owners makes all the difference, and we are grateful to serve your needs. If you ever have questions or need support, we are always here to help, feel free to call us at (715) 346-6534 or email us at s cu@sentrycu.org.

Sincerely,

Andrew Kruit, Board Chair
Tim Barthel, President

Board of Directors

NAME	POSITION	TERM EXPIRES
Andrew Kruit	Chairperson	2028
Dennis Gruetzmacher	Vice Chairperson	2028
Joe Morgan	Treasurer	2026
Amy Helton	Secretary	2027
Mike Bilbrey	Director	2028
Harry Rice	Director	2026
Bruce Georgenson	Director	2027
James Nickerson	Director	2026
DeAnna DeCaluwe	Director	2027
AJ Hawley	Associate Director	N/A
Paul Willfahrt	Associate Director	N/A

SCU Team

Tim Barthel	President
Karen Apfelbeck	VP of Operations
Matt Krauter	VP of Lending
Laura Wachowiak	Member Services Manager
Peggy Polum	Accounting Clerk
Sarah Bjork	Deposit Operations Specialist
Leah Bula	Lending Operations Specialist
Zac Kohlbeck	IT Specialist
Lynn Schaufenbuel	Compliance Specialist
Amy Rossi	Consumer Loan Officer
Tracy Suski	Consumer Loan Processor
Melissa Jackson	Universal Loan Officer
Ryan Hackman	Mortgage Loan Officer
Paula Schuessler	Receptionist/Loan Clerk
Holli Schultz	Member Services Representative
Jenny Phillips	Head Teller
Kayleigh Guillaume	Teller
Caleb Manser	Teller
Rosslyn Deppe	Youth Apprentice Teller

Sentry Credit Union

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Stevens Point, WI 54481

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Toll-Free Phone: (877) 368-7928

sentrycu.org

