



You're a Member, Not a Customer

As a Member of Sentry Credit Union, you are part-owner of a financial institution that serves you, not a group of stockholders. Sentry associates started the Credit Union in 1935 to save money on their banking needs – and that's the way SCU continues to operate.

Membership

Every Sentry associate is eligible for membership at SCU. Family members of SCU Members are also eligible for membership.

Our "Once a Member, Always a Member" policy means that membership at SCU may be maintained regardless of changes in employment or address.

Benefits of Membership

Being a Member of SCU allows you to take advantage of the money-saving services available to Sentry associates and their family members. Become a Member today and invite your family to join, so they can also receive the benefits of membership.

Not for Profit, But for Service

We are owned by the Members of the Credit Union. That means we are motivated by service, not profit. You benefit by receiving the best rates on loans and attractive rates on deposits. You also benefit by using the cost-saving services provided by SCU.

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 Statement:

member owned **YOUR trusted**
WORKING PARTNER
WITH YOU

SCU
Sentry Credit Union

MINDFUL
OF THE EVOLVING
FINANCIAL
INDUSTRY

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

dedicated
TO CULTIVATING
TRUST and building
LOYALTY THROUGH
EXCEPTIONAL SERVICE

Contact Information

Sentry Credit Union
1800 North Point Drive
Stevens Point, Wisconsin 54481

Sentry Extension: 346-6534
Local Phone: 715-346-6534
Toll-Free Phone: 877-368-7928
Fax: 715-346-7930
Website: www.sentrycu.org



Serving Sentry Associates and Their Family Members Since 1935

www.sentrycu.org



Federally Insured by the NCUA.

Auto, Boat and Motorcycle Loans

Finance a new or used car, truck, motorcycle or boat at SCU and save. We want to make your next purchase as easy as possible – so we provide great rates and, in most cases, no down payment is required! Our friendly Loan Officers will work with you to provide a loan that will fit your budget. Loan terms up to 84 months* are available for new vehicles and up to 72 months* for used vehicles.

*Some restrictions may apply.

Recreational Vehicle Loans

Have fun in the sun and the snow with a recreational vehicle loan. Financing is available on new snowmobiles, ATVs, Jet Skis® and new and used campers! Enjoy the outdoors and a great low rate when you finance your purchase at SCU.

Lines of Credit or CURA Loans

Establish a Line of Credit or Credit Union Reserve Account (CURA) at SCU and eliminate your worries when sudden expenses arise. An unsecured line of credit allows you up to 12 advances per year. The CURA account is a loan reserve to support your checking account.

Student Loan Refinance

SCU can help make your student loan repayment less stressful. Refinance and consolidate existing student loans into one convenient, affordable loan with the local lender you trust. Learn more or apply at www.sentrycu.org.

No-Fee Credit Cards

Enjoy the convenience of a credit card without the fees! We offer Visa® and Mastercard® credit cards that feature no annual, late, over-limit or cash advance fees. Plus, you'll enjoy a great rate and Member-friendly terms as well as services like Extended Warranty on Purchases, Purchase Replacement Protection, Auto Rental Discounts, Emergency Travel Services and \$200,000 Travel Accident Insurance. Access credit card information through Online Banking and sign up for electronic credit card statements.

Convenient Loan Services

No matter what type of loan you need, we make it easy to research, apply and make payments. Just visit our website at www.sentrycu.org for:

- Current rates
- Payment calculators
- Convenient payroll deduction or automatic transfer services from your SCU savings or checking account

Sentry Credit Union's friendly and experienced Loan Officers are ready to help you choose the program that is right for you!

Pay Less with Biweekly Payments and Payroll Deduction

If you make monthly payments on your loans, like most borrowers do, you're making 12 payments a year. When you make a biweekly payment, you're paying half your monthly amount once every two weeks instead. There are 52 weeks in a year, so this works out to 26 biweekly payments – or, in effect, 13 monthly payments. Biweekly payments cut your total interest paid and shorten the period of time you make payments. Let SCU help you arrange for a biweekly payment through a payroll deduction program.

Conventional First Mortgage Loans

SCU offers Conventional First Mortgage Loans in the state of Wisconsin for the following counties: Adams, Lincoln, Marathon, Oneida, Portage, Waupaca, Waushara, Wood and Vilas. Conventional First Mortgage Loans are ideal for purchasing a home or refinancing a current mortgage. Our products also offer:

- Free pre-approvals
- Competitive fixed rates
- No application fees

Get Prequalified

Getting prequalified gives you more power when you're searching for your home and making offers. To begin the lending process, call 715-346-6534 to schedule an appointment to meet with one of our Mortgage Loan Officers, or you may complete the online Prequalification Application by selecting the "Get Prequalified" link found under Loans – Conventional Fixed-Rate Mortgages found on the top of the SCU home page.



Piggy Back Loans

Eliminate required private mortgage insurance premiums with an SCU Piggy Back Loan. SCU offers a Piggy Back Loan product to assist borrowers with a home purchase. The Piggy Back Loan is a Second Mortgage Loan based on the standard SCU mortgage-pricing and with its own repayment plan. The Second Mortgage Loan can be used to provide the additional funds necessary, while leaving your first mortgage at 80% loan-to-value ratio, thus avoiding the mandated private mortgage insurance for loans that exceed 80% loan-to-value ratio.

Second Mortgage Loans and Home Equity Lines of Credit

The equity in your home may be used for debt consolidation, auto purchases, educational expenses, home improvements, vacation plans or any other worthwhile purpose. Here are some added benefits regarding our Second Mortgage Loan programs:

- Easy application and loan process
- Competitive rates and terms
- Reusable source of funds
- Convenient and flexible access to funds
- Loan-to-value may exceed 80% of your home's value

Second Mortgage Loans and Home Equity Lines of Credit are limited to mortgages secured by properties in Adams, Lincoln, Marathon, Oneida, Portage, Waupaca, Waushara, Wood and Vilas counties.

