

## Other Services

- 24-Hour Telephone Banking
- Wire Transfers and Preauthorized Payments
- No-Charge Coin Counting
- Prepaid Visa Cards
- Free Notary Service
- E-Statements
- E-Bill Pay
- Online Banking
- Mobile Banking and Mobile Deposit
- Used Auto Value Guides
- Free Signature Guarantee
- A2A Transfers
- P2P Payments
- Picture Pay

## SCU Online

Learn more about SCU by visiting our website at [www.sentrycu.org](http://www.sentrycu.org). Members can sign up for Online Banking to conduct their Credit Union business online – at no charge!

## 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:



## 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](http://www.sentrycu.org)



**SCU**  
Sentry Credit Union

*Serving Sentry Associates and Their Family Members Since 1935*

[www.sentrycu.org](http://www.sentrycu.org)



Federally Insured by the NCUA.

## Checking Accounts

### No-Fee Premium Checking

You'll save money on this checking account with no minimum balance and no monthly service charge. Premium Checking offers unlimited check writing and ATM access for your convenience. You can also take advantage of overdraft (non-sufficient funds) protection options.

### Premium Plus Checking

Our dividend-paying checking account has all the advantages of Premium Checking and pays a monthly dividend. Minimum balance of \$500 is required.

### Visa® Debit Card

The Visa Debit Card allows you to make purchases directly from your checking account. The card also allows access to ATMs worldwide for cash withdrawals from your savings and checking accounts.

- Use to make purchases from your checking account wherever Visa is accepted. Just swipe your card, enter your PIN or sign for the transaction.
- Use as an ATM Card at our ATMs at no charge. Access cash at thousands of ATMs throughout the United States and the world. In the U.S., look for surcharge-free ATMs from the SHAZAM® and Alliance One networks. Find ATMs near you with the ATM locator at [www.sentrycu.org](http://www.sentrycu.org) located at the bottom of the SCU home page under Quick Links.

## Overdraft Protection Services

Sentry Credit Union offers Overdraft Protection that can transfer funds from your other SCU

accounts to cover transactions that exceed the available funds in your account. There is no fee if the service is not used. There is a \$5 fee for an Overdraft Protection transfer. (That's better than an NSF fee of \$25 or a declined transaction.) Overdraft transfers can be set up from your Share Savings or Money Market Account. Transfers can also be set up from accounts you are joint owner on (like your spouse's account). Limit of six Overdraft Transfers per month. (This is a federal banking restriction.) Sign up for Overdraft Protection and protect your money today.

## Visa Alerts

With Visa Alerts, you can set up alerts that will notify you when there is activity on your debit or credit card. You can set up text and email alerts to receive notifications for:

- Transactions over an amount that you set
- Online transactions
- Purchases made outside the United States

Protect yourself from theft. Enroll today.

## Privilege Pay

Privilege Pay is another tool available from Sentry Credit Union to prevent you from overdrawing your checking account. This service is available to Members who:

- Have a checking account that has been open six months or longer AND
- No NSF activity
- Other restrictions apply

Privilege Pay will cover NSF items up to \$500. Members have 30 days to repay the balance. Whether your overdrafts will be paid is discretionary, and we reserve the right not to

## Savings Accounts



### Share Savings Account

A \$5 deposit in a Share Savings Account starts your membership at SCU. Dividends are earned daily, compounded and posted quarterly to this flexible account. Federal transaction limitations apply.

### Security Money Market Account

Earn a higher dividend rate with a Security Money Market Account. Dividends are earned daily and paid weekly. An initial deposit of \$2,000 is required to open the account. Minimum balance requirement to avoid service charge. Transaction limitations apply.

### Term Share Certificates

Earn a higher annual percentage yield on your deposits. Length of term ranges from six months to five years. Minimum deposit of \$500 required, with higher rates paid on deposits of \$10,000 or more. Subject to early withdrawal penalties.

### Retirement Accounts

Save for retirement or your child's education with an IRA at SCU and pay no account fees. This means that all of your IRA dollars are working for your financial needs. Choose a Traditional or Roth IRA, or open a Coverdell Education Savings Account to save for your child's tuition. Early withdrawal penalties may apply.

pay the item. SCU charges a \$25 fee per item. This is the same fee we charge for an NSF item. No charge or fee for the service unless you use it. Make sure your transactions are covered with Privilege Pay.

## Customiser Coupon

A Customiser Coupon allows you to increase the dividend rate on qualifying Term Share Certificates. The Customiser Coupon also allows you to make

### Christmas Club/Piggy Bank Accounts

Open a Christmas Club Account to save for the holiday season. Funds are transferred to your Share Savings Account on the first of October. Or, try a Piggy Bank Account for any special purpose – vacation, wedding, taxes, etc.

### Kirby Kangaroo Kids Account

Start your children on the path to financial independence with a savings account for kids up to age 13. Your child will earn a competitive dividend rate and receive a quarterly Kirby Kangaroo newsletter, birthday and holiday gifts and access to the Kirby Kangaroo website for games and activities.

### Saver's Sweepstakes

Build your savings and have a chance to win up to \$5,000! Each time you increase your savings by \$25 or more, you'll be entered to win.\*



\*Up to six entries per month. See Sentry Credit Union for complete terms, conditions and official rules. Limited to Members who are residents of Wisconsin, Illinois or Minnesota. Penalties for early withdrawal may apply.

an additional deposit to a Term Share Certificate. Whatever option you use with a Customiser Coupon, the original maturity of the Term Share Certificate remains the same. So lock in attractive rates today and still take advantage of higher rates in the future.