

## Join Us for International Credit Union Day Open House

Stop by SCU on Thursday, October 19, 2023 to  
celebrate the long-standing history of credit unions.



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## Join SCU for an Open House to celebrate 75 years of International Credit Union Day with credit unions around the world.

Millions of people worldwide choose credit unions as their primary financial solution for the simple fact that credit unions focus on a "People First" philosophy. This philosophy is evident in the structure of credit unions as member-owned financial cooperatives, in which each member has an equal vote. It is this focus that pushes credit unions to work towards improving the lives of everyone of their members.

Friedrich Raiffeisen established the first credit union in rural southern Germany in 1864. He encouraged community members to pool their resources and lend to individuals who needed access to funds. In 1901, Alphonse Desjardins opened a credit union in Quebec, the first credit union in North America. Desjardins also helped establish the first credit union in the United States, St. Mary's Cooperative Credit Association, which opened in 1909 in Manchester, New Hampshire. Raiffeisen and Desjardins' philosophy of putting people before profits is what makes credit unions special today, over 100 years after the credit union movement began. We look forward to seeing you stop by the credit union to celebrate International Credit Union Day!

## Life Lessons from the Three Little Pigs

SCU's mascot SCUBY just finished reading "The Three Little Pigs." In the story, the mother pig sends her three piglets out into the world to seek their fortune. She gives each one an equal amount of money and tells them to use their money wisely.

1. The first little pig builds their house out of cheap straw and spends the rest of their money on candy and toys.
2. The second little pig builds their house out of sticks and spends the rest of their money on throwing big parties.
3. The third little pig builds their house out of sturdy bricks and mortar and puts the rest of their money in a savings account.

The first two little pigs would have done well to follow the wisdom of the third little pig, who made smart money choices. The third little pig invested their money well by opting for a well-constructed home and placing the rest of their money in a savings account, where it would be safe. When the Big Bad Wolf came by the third little pig's house, it remained standing — while the other two pigs' homes blew right down, taking their poor investments with them. They were lucky the third little pig welcomed their siblings into their home to escape!

### These little pigs can teach us a good life lesson:

To live your best financial life, you need to spend wisely, save for the future, and share your good fortune with your community. When you earn money, you should strive to be like the third little pig!



## The 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.

## SCU is closed on the following holidays:

|                                 |  |
|---------------------------------|--|
| <b>Thanksgiving</b>             | Thursday, November 23, 2023                              |
| <b>Christmas Eve (Observed)</b> | Friday, December 22, 2023<br>(open 8 AM to noon) Monday, |
| <b>Christmas Day</b>            | December 25, 2023 Monday,                                |
| <b>New Years Day</b>            | January 1, 2024  |

*In all instances, we will reopen for regular business hours the following weekday.*

## ASSOCIATE SPOTLIGHT

### Tracy Suski

Loan Processor

Started April 1988



### What do you enjoy most about your role at SCU?

I like the fact that I can be involved in many different facets of helping people out. I am able to touch their lives both behind the scenes and face-to-face in my role. One day is never like the next, so it keeps my job interesting.

### Where is your favorite place to travel to?

I like to travel to places with history behind them (Gettysburg, Boston, D.C., etc.). It's fun to see where history happened and learn more about what really happened at these places.

### What is a secret talent or something that would surprise people about you?

I really like to read books. On any occasion, I have one or two books on me in case of a reading emergency. I enjoy all genres of books; my favorites include mystery and historical fiction.

### What advice would you share with members looking to live their best financial life?

Know what your goals are so you can figure out what your destination will be. Planning for your future helps you focus on reaching your goals. This is especially important in helping you save for your tomorrow.

# Tips to Safely Shop Online This Holiday Season

The holiday shopping season will soon be upon us.



If you are planning to shop online during this holiday shopping season it's important to stay alert to ensure you protect yourself and your money.

**Follow these holiday shopping tips from SCU to stay safe:**

- Don't connect to unsecured public Wi-Fi, especially when you are banking or shopping.
- Attackers try to trick you by creating malicious websites that appear to be legitimate. Always verify you are on the correct website before entering any information. If you've never heard of a website, check twice before entering your information on the website.
- Many websites use secure sockets layer (SSL) to encrypt information. Indications that your information will be encrypted include a URL that begins with "https:" instead of "http:" and a padlock icon. If the padlock icon shows it is closed and locked, the information on the website is encrypted.
- Never provide your password, personal information, or financial information in response to an unsolicited email or text message. Legitimate businesses will not ask you for this information.
- Don't click on links or download attachments unless you're confident of where they came from. If you're unsure about an email link, type the URL of the company into your web browser as opposed to clicking the link.



## Simplify Your Student Loan Payments with SCU

With the student loan payment pause ending, do you find that you are juggling multiple monthly student loan payments? Whether you are managing a mix of private and federal student loans or are looking to have one monthly payment to reduce the complexity of your situation, SCU can help!

SCU offers a simple student loan consolidation to help end your student loan juggling! Say goodbye to multiple due dates and separate payments: at SCU, you'll enjoy the convenience of having just one due date and one monthly payment. A student loan with SCU gives you the peace of mind to focus on your career.

To find the student loan consolidation solution that is right for you, check out our website at [sentrycu.org/student-loans](https://sentrycu.org/student-loans). We'll help you get the best possible student loan repayment plan for your situation.\*

*\*All loans subject to underwriting and credit approval*



**Learn more about our Student Loan Consolidation.**





## Make the Most of Your Savings

As a closed chartered credit union, SCU values serving a select group of individuals, whose feedback we consider as we weigh new products and services to offer to our members.

One of the most unique products we offer is our **Money Market Savings account**, built to help you ramp up your savings with the following benefits:

- Dividends are paid weekly to help you earn more interest.
- No minimum balance is required to open the account.
- No minimum withdrawal amounts, so you can use your money when you need it.
- Tiered interest rates mean the more you save, the more you earn.

**Start making the most of your savings and open your Security Money Market Savings Account today!**

### Save for Something Special in a SCU Piggy Bank Savings Account

No matter your reason for saving, a Piggy Bank account from SCU can help you save the way you want. The account earns a dividend at the same rate as our Share Savings account.



## Insuring Our Members' Future with a System Upgrade

As part of a continued technology improvement effort within SCU, we have partnered with Member Driven Technologies (MDT), a credit union service organization that hosts the Symitar core processing system from Jack Henry™. This partnership will culminate in an SCU system upgrade scheduled for March 2024. This upgrade will implement improvements to our back office processing and efficiency. It will also improve our member-facing technology with the roll-out of a new online banking and bill payment system.

The best way to prepare for this upgrade is to **review your contact information** on your account to ensure your phone numbers, address, and email address is up to date. Please continue to watch our website and social media for updates about this system upgrade.



## Connect with SCU

Stay in the loop about Sentry Credit Union with the latest updates, news, and tips!

**Search for "Sentry Credit Union" to find us on these social media platforms:**

