



International Credit Union Day

Thursday, October 16, 2025

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Mark your calendars for Thursday, October 16, 2025—it's time to celebrate International Credit Union (ICU) Day®!

This year marks the 77th anniversary of this global celebration, and the theme, "Cooperation for a Prosperous World," is all about the power of working together toward brighter financial futures. Credit Unions around the world are more than 74,000 strong, serving 411 million members in 104 countries, and all are united by a shared mission: to put people before profits and create real, positive change in their respective communities.

Here at Sentry Credit Union (SCU), we're proud to be part of that movement. Since 1935, we've been dedicated to serving Sentry Insurance Associates, Retirees, and their immediate families with safe, competitive, and convenient financial products, always backed by exceptional service. We take the time to listen to your story and help you live your best financial life.

Join us at SCU on October 16 to celebrate! Whether you're a longtime member or just curious about what we do, you're invited to help us honor the spirit of cooperation that makes credit unions so special and grab a free cookie.

Want to learn more about ICU Day and how we're celebrating? Visit sentrycu.org/icu-day for all the details. Let's celebrate the difference we make together!



Helping Your Kids Have a Safe & Spooktacular Halloween 2025

Halloween is just around the corner, and while costumes, candy, and creativity are all part of the fun, safety should always come first. Here are some practical tips to help make this Halloween both magical and safe.

Costume Safety

- Choose costumes with bright colors and reflective details to help your child stay visible in the dark. For extra safety and a fun touch, add glow sticks or light-up accessories for extra visibility.
- Make sure costumes fit well to avoid trips and falls. Avoid long capes or oversized shoes.
- Use face paint instead of masks when possible. Masks can disrupt peripheral vision and make it challenging to locate your child among others wearing the same costume, especially at night.

Trick-or-Treating Tips

- Always accompany young children. Older kids should go in groups and stick to familiar neighborhoods.
- Set a route and curfew. Make sure your child knows where they're allowed to go and when to be home.
- Use sidewalks and crosswalks. Remind kids to look both ways before crossing and to never dart into the street.
- Carry a flashlight or use a phone light to help see and be seen. Make sure flashlights have fresh batteries and phones are fully charged.

Candy Check = Peace of Mind

- Inspect all treats before eating. Discard anything that's unwrapped, homemade (from strangers), or looks suspicious.
- Watch for allergies. If your child has food allergies, sort through their candy together and read labels carefully.
- Moderation is key. Encourage your child to enjoy a few treats now and save the rest for later, just like budgeting money!

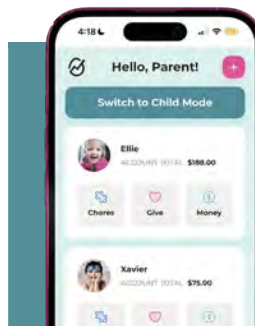
Be a Good Neighbor

- Keep your porch well-lit if you're handing out candy.
- Secure pets who might be startled by costumes or doorbells.
- Offer allergy-friendly treats or non-food goodies for kids with dietary restrictions.

Bonus Tip: Make It a Learning Moment

Use Halloween as a fun way to teach kids about decision-making and sharing. Just like SCUBY's candy tips, talk about how they can "spend," "save," "trade," or "give" their candy. These lessons can translate to effective budgeting later in life.

From all of us at Sentry Credit Union, we wish you and your family a safe, sweet, and spooky Halloween!



Want a fun, free way to teach your child about chores, allowance, and money?

Download the Award-Winning My First Nest Egg app!

Visit sentrycu.org/activity-center and use the code **GoSentryCU** when signing up!



Build Your Safety Net— And Your Dreams

Life is full of surprises and opportunities. Whether it's an unexpected car repair or the chance to take that once-in-a-lifetime vacation, having savings set aside can make all the difference. That's why it's important to build an emergency fund and have a goal-based savings plan.

Start with Your Emergency Fund

An emergency fund is your financial safety net. It helps cover life's "uh-oh" moments, like medical bills, home repairs, or job loss, without derailing your spending plan or forcing you into debt. Start by keeping one month of expenses saved in a separate account and work your way up to having three to six months saved. By starting small and consistently saving, you will set yourself up for success. Setting aside as little as \$10 or \$20 a week can add up quickly to give you peace of mind.

Save for Something Special

Once your emergency fund is in place, it's time to dream big! Whether you're planning to:

- Buy your first car
- Put a down payment on a home
- Celebrate a wedding
- Take that bucket-list vacation

Having a dedicated savings goal can keep you motivated and focused.

Try naming your savings account after your goal, such as "Italy 2026" or "First Home Fund." It's a simple trick that makes your progress feel more real and exciting.

Pro Tip: Automate It!

Set up automatic transfers from your checking account or paycheck to your savings. You'll build your balance without even thinking about it, and you'll be less tempted to spend what you don't see.

At Sentry Credit Union, we're here to help you save for the unexpected and the unforgettable. Talk to us about setting up a savings plan that fits your life and your goals.

Visit sentrycu.org/savings



Get Rewarded with a Higher Dividend!

Looking to grow your savings faster? The Security Money Market Account from Sentry Credit Union is your smart solution!

- Earn more — the higher your balance, the higher your dividend
- No minimum balance required to earn interest
- Unlimited deposits and withdrawals
- Dividends paid weekly
- Federally insured up to \$250,000 by the NCUA

Start saving smarter today with SCU's Security Money Market Account!

Learn more at:

sentrycu.org/money-market

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:





SCUBY's Sweet Halloween Tips!

SCUBY had a blast last Halloween, and it was all thanks to some awesome advice from our pals at My First Nest Egg. This year, SCUBY's back and ready to help YOU make the most of your trick-or-treating adventure!

Did you know your candy is kind of like money? You can spend it, save it, trade it, or give it away. Here's how SCUBY does it:

EAT NOW (SPEND)

Pick a few of your favorite treats and enjoy them right away (after checking with your grown-ups, of course!). Just like spending money on something fun, those candies will be gone fast, but are oh so tasty in the moment!

SAVE FOR LATER (SAVE)

Tuck away some sweets for another day. Saving candy is like saving money, it helps the fun last longer!

TRADE WITH A FRIEND (INVEST)

Got a candy you don't love? Trade it with a friend for something better! Just like investing, you might end up with something even sweeter than what you started with.

GIVE TO OTHERS (GIVE)

Share your candy with your family, friends, or someone who could use a smile. Giving feels great and spreads the Halloween joy!

SCUBY's Reflection Questions

After sorting your stash, take a moment to think:

- How did you choose what to save, trade, or give?
- How did those choices make you feel?
- What did you learn about making decisions that you could use with money, too?

Have a safe, spooky, and super fun Halloween! And remember, SCUBY's always here to help you make smart choices with your money (and your candy)!



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.

ASSOCIATE SPOTLIGHT

Holli Schultz

Member Services
Representative

Started June 2025



What do you enjoy most about your role at SCU?

I like the family feel and how everyone is willing to help each other. Being able to help explain things to members when they are unsure of how something works or what may be best for their situation is very satisfying, knowing how much trust they put in us.

Favorite place to travel to?

I would really like to travel to Greece to see the beautiful history and islands. I enjoy seeing the ocean, beaches, and mountains.

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

I don't have a secret talent, but I enjoy going riding in our UTV with friends. Whether it be in Wisconsin or another state, I like to go out and find adventure.

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

Save while you are young, but also live life to the fullest. Set goals and make smart choices that align with your personal values and lead to long-term financial wellness.

Important Dates in the Future

Columbus Day	Monday, October 13, 2025 (Closed for In-Service Team Training)
International Credit Union Day	Thursday, October 16, 2025 (Open—Stop in for a cookie!)
Veterans Day	Tuesday, November 11, 2025 (Open regular hours)
Thanksgiving Day	Thursday, November 27, 2025 (Closed)
Christmas Eve	Wednesday, December 24, 2025 (Closed at noon)
Christmas Day	Thursday, December 25, 2025 (Closed)
New Year's Day	Thursday, January 1, 2026 (Closed)

In instances where we are closed we will reopen for regular business hours the following weekday.