

Spring 2025 | News and Information for Sentry Credit Union Members

Save The Date

2025 Annual Meeting
April 16, 2025 | 4:30 pm
Sentry Theater & Live Stream

Notice of Fee Change

As of 5/1/2025 the fees for Express Pay, Express Mail, and Saturday Delivery will all be charged at current market prices for these services.

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Annual Meeting | April 16th, at Sentry Theater

As a member-owned financial cooperative, we follow the 7 cooperative principles to guide your Credit Union. The principles are:

1. Voluntary and Open Membership among our SEG
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information
6. Cooperation among Cooperatives
7. Concern for Community

We invite you to join us on **Wednesday, April 16, 2025, at 4:30 pm** as we celebrate cooperative principle number two, "Democratic Member Control," with our Annual Membership Meeting **in the Sentry Theater**.

The Annual Membership Meeting is an opportunity for you to learn about the progress of your Credit Union. You will be able to make your voice heard as you vote for your Board of Directors. You will have an open forum to ask questions about your Credit Union's future. Light refreshments will be served after the meeting. We look forward to seeing you.

Please take a moment to RSVP by visiting surveymonkey.com/r/2025MemberMeeting or scan the QR Code



Scan to RSVP

Fraud Awareness and Protection

Much like technology, fraud tactics are constantly becoming more advanced. Scammers exploit human psychology by creating a false sense of urgency. Do not rush into anything.

This is particularly effective because urgency is hardwired deep into our primal instincts and elicits a rapid response reflex. Be extremely cautious of demands for immediate action. If you suspect a message or phone call to be a fraud, do not respond. Even if you are already engaged in communication, stop responding and investigate. Here are three tools to help you monitor and better secure your personal data.

1. **Register your phone number(s) with your state's Do Not Call List** - Reduces unsolicited texts and calls. Although being on this list does not prevent scam calls and texts. Rather, it allows you to more easily identify contact attempts as illegitimate. To get on the Federal Trade Commission's No Call Registry visit, [DoNotCall.gov](https://www.donotcall.gov), or reach them by phone, **(888) 382-1222**.
2. **The Better Business Bureau's Scam Tracker** tool searches and verifies scam text messages, calls, emails, and/or letters. Use by simply entering phrasing or keywords from suspicious communication. Find it here, www.bbb.org/scamtracker
3. **Monitor your credit report.** AnnualCreditReport.com is the only website authorized by the federal government to issue free, annual credit reports from the three nationwide credit agencies. Request your reports online by visiting, AnnualCreditReport.com, or request by phone, **1-877-322-8228 (TTY: 1-800-821-7232)**.

Securing your personal information is a multi-dimensional challenge. A proactive approach to mitigating risks can significantly reduce the chances of costly breaches and identity fraud. Learn more about fraud risks, prevention, recourse, and your rights on the Federal Trade Commission's website, www.ftc.gov.



24 Hour Card Support

SCU offers 24-hour card support if your card is lost, stolen or you suspect fraud. Please keep the following information at hand if this need arises:

- Credit Card Support **1-866-820-4934** (Velera, formerly known as PSCU)
- Debit Card Support **1-800-383-8000** (Shazam)

If your credit or debit card has fraudulent charges or is lost or stolen, please contact these support numbers. If you suspect fraud, be sure to file a claim. To notify SCU of issues during our normal business hours, please call **(715) 346-6534**.

- Monday, Tuesday, Thursday, and Friday, 8:00 am to 4:30 pm
- Wednesday 9:00 am to 4:30 pm (CST).

Maintaining Your Beginning of the Year Goals

For a large majority, January 1st resolutions are now 100% in the distant past. Establishing a schedule for progress check-ins will help transition your mind from earlier expectations of where you'd hoped to be by now, to where you actually are, and most importantly – how you can keep moving forward.

No matter how big or small, every success story begins with a vision. Financial goals are no exception, so don't discount those New Year's resolutions. Setting a goal is just the first step to get you started on a path to achievement. Here's three key elements to effectively setting, staying committed, and achieving your personal finance goals.

- **The first 10%** - The first 10% saved is the most difficult because it is typically a small amount of your end goal. This phase can be uncomfortable, but it is also where you are building the most inertia for future success. This is the hockey stick effect, where compounded actions show up in later years in unexpected ways, often propelling you to surpass the target initially set.

If you have a personal finance goal of saving, put this first 10% in a savings account that is difficult for you to access. For instance, if it's in a checking account, move to savings, or leave the debit card associated with the account at home. There's no one-size-fits-all method, but the point is to reduce savings visibility and spending opportunity.

- **Key Measures** – Like mile markers on a highway, preparing checkpoints towards a goal keeps you confident and committed. Checkpoints are your goal's GPS system. It informs you how far you have to go, how far you've already gone, and the estimated time of arrival to your destination. Having checkpoints safeguards your journey, because just like traffic accidents, road construction, and detours, life also happens. Use checkpoints to reroute, slow down, speed up, recalibrate, and most importantly to celebrate as you journey to the finish line.

To start marking your route with checkpoints, keep it simple. Have scheduled times to assess key measurements. For example, schedule yourself a date and time every three months to assess your goal. To get you started, assessments should include where you started, where you're going, and where you are currently. From there, estimate time to target. As you get further, your assessments schedule and measurements should consistently become more specific to your ultimate goal.

- **The last 10%** - The last 10% of a savings goal can easily turn into a pitfall. You are almost to your goal at this point, don't let yourself be satisfied with *almost* getting there. If you are able, lump the last 10%. This is where you want to apply the highest level of intensity.

Saving is a lifelong habit, know that you will have setbacks along the way. Having setbacks is okay. We all know life happens. The important thing to remember is that you are developing your savings consistency. When you do have a setback, refocus yourself and start saving again.

Security Money Market Account

Looking to save more aggressively? Sentry Credit Union's Security Money Market Account offers higher dividends based on your deposit balance. The more you deposit, the more you earn!

Money Market Account Features:

- Higher daily dividend rates, paid weekly
- No minimum average daily balance to earn interest
- Unlimited deposits and withdrawals
- Flexible access to your funds

Start saving smarter and watch your money grow with every deposit.
Learn More by visiting sentrycu.org/money-market



Scan to Learn More



Smart Savings Habits

Why is saving important for kids?

Saving is about more than money—it's about building habits and confidence. Teaching kids to save early helps them reach their financial goals. Every dollar they save is a step toward something meaningful. Saving a little at a time teaches them patience and the power of small choices. Help your kids learn how to save by using these tips:

- **Patience and Discipline:** Saving takes time and effort, but the rewards are worth it. Transparent coin collecting containers are a wonderful way for kids to see their money grow. When the container is full you can take it to the Credit Union to help them count and deposit their money.
- **Goal Setting:** A \$20 target gives kids a clear focus. Give them a time frame to reach this goal, so they have a time target.
- **Small Steps Add-Up:** Completing small tasks shows how small actions lead to big results.
- **Responsibility:** Saving helps kids prioritize and manage money. By putting away some money every time they earn a little it teaches kids the discipline of savings.
- **Confidence for the Future:** Achieving a goal builds skills and motivation for bigger challenges. Each time they reach a savings goal find a way to celebrate to encourage the habit of savings for the future.

At Sentry Credit Union, we're committed to supporting families' financial wellness. We believe small actions can lead to big achievements, helping kids build confidence and lifelong financial habits.

Access chore charts, allowance trackers, and youth financial education in My First Nest Egg. Search in app store on iOS and Android devices. You can also access online by visiting SCU's Youth Activity Center at, [sentrycu/activity-center](https://sentrycu.org/activity-center). My First Nest Egg is free for SCU Members and their Families. Use code "GoSentryCU" to start growing your kid's smart financial habits today!

Important Dates in the Future

Annual Membership Meeting	Wednesday, April 16, 2025 4:30 pm, in the Sentry Theater (branch closes at 3:30 pm)
Memorial Day	Monday, May 26, 2025 (closed)
Independence Day	Friday, July 4, 2025 (closed)

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

SCU's 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

Rosslyn Deppe

Youth Apprentice Teller

Started August 2024



What do you enjoy most about your role at SCU?

The kindness of everyone I work with, from the members to my coworkers is what I enjoy most. I also really love getting to help people, building relationships, and being a part of a supportive team.

Where is your favorite place to travel to?

I like beaches and warm places!! My most recent family vacation was visiting the Dominican Republic – it was amazing!

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

I'm a competitive figure skater. I've been skating for 12 years. When I'm not training, I coach beginner skaters. Most recently I won three 2nd place medals, and one 3rd place medal, at the 2025 Badger State Games. My dream is to someday build my own business training elite, professional ice skaters.

As a Youth Apprentice, what is your schedule like?

I go to school in the morning like normal but leave for work every day an hour and a half before regular dismissal. Four days out of the week, I'm at the Credit Union, where I average about 10 hours per week. Once a week, on the one day I'm not at SCU, I teach kids figure skating classes.

Have you learned about personal finance working at SCU?

Yes, I've learned a lot about personal finance, especially about the importance of paying bills on time and having a plan for both saving and spending.