

Annual Meeting Reminder

SCU Annual Membership Meeting:
Wednesday, April 8, 2026, 4:30 pm
Sentry Theater

Tap. Go. Done.

Contactless Debit Cards Are Coming to SCU!

You asked for it, and we heard you loud and clear. This year, Sentry Credit Union is rolling out Contactless Tap to Pay Debit Cards, bringing you a faster and easier checkout experience. Our team is finalizing the rollout timeline now, so keep an eye on our website for updates.

Why You Will Love The Card

- Tap to Pay convenience - A simple tap is all it takes. Wherever you see the contactless icon at checkout, your card will let you breeze through your purchase.
- Built-in security you can trust - Your information stays encrypted, and each transaction is shielded by the same advanced protections used in chip payments.
- Compatible with your favorite digital wallets - your card can still be added to Apple Pay and Google Pay for easy, secure mobile payments.

Keep Your Information Current. If you have moved or changed your phone number or email, please update your information with us. Staying current ensures your cards work properly. Thank you for being part of SCU. We are excited to bring you modern, secure payment technology that keeps banking simple. Have questions? Call us at **715-346-6534** or email scu@sentrycu.org.

What's Inside

Tap. Go. Done.

Smart Money Moves for
College Students

Make Your Money Do More
While You Do Everything

Your Roadmap to
Homeownership



Smart Money Moves for College Students

Between classes, work, and social life, managing money can feel overwhelming, but you don't need a finance degree to stay on track. A few smart habits now can save you serious stress later. Here are some easy, realistic ways to manage your money while you're in college.

Food and Groceries: Eat Well Without Draining Your Wallet

Food is one of the biggest budget busters for college students, but it is also one of the easiest places to save.

- Cook in batches to save money and time.
- Ask for student discounts at nearby restaurants.
- Stock up on staples like rice, pasta, and frozen veggies.

Academic Expenses: Cut the Cost of Classes

Textbooks and supplies add up fast, but there are ways to keep those costs down.

- Buy or rent used textbooks from Chegg, Amazon, or your campus bookstore.
- Share textbooks with classmates when possible.

Tech and Subscriptions: Pay Less for What You Already Use

Being a student comes with perks, especially when it comes to tech.

- Use student discounts on Apple Music, Microsoft 365, Adobe Creative Cloud. Some schools even provide certain software for free.
- Trim unused subscriptions, even one or two can add up over a semester.

Working and Earning: Make Money That Fits Your Schedule

A flexible income can make college life much easier.

- Look for campus jobs with flexible schedules.
- Try freelance or side work like tutoring, babysitting, or photography.
- Sell old textbooks at the end of each term.

Shopping and Spending: Be Intentional With Your Cash

You do not have to give up fun to be smart with money.

- Learn to thrift for affordable clothes, backpacks, and supplies.
- Create a fun budget to enjoy spending without overspending.

Mindset Tricks That Actually Work

Sometimes managing money is more about habits than numbers.

- Try the 24-hour rule, wait a day before big purchases to avoid impulse buys.
- Pay yourself first, automatically saving even \$10 to \$30 a week adds up over time.
- Build a small emergency fund of \$200–\$300 for unexpected expenses.
- Avoid credit card debt by using cards responsibly and paying in full each month.

The choices you make now can follow you long after graduation. College is about learning, and that includes learning how to manage your money. Small steps now can make a big difference later.



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:



Make Your Money Do More While You Do Everything

Between tuition, books, rent, and weekend plans, it helps to have a savings account that can keep up. With SCU's Security Money Market Account, your money can grow faster while staying easy to access.

Why it works for college life:

- Earn higher dividends as your balance grows.
- Higher daily dividend rate, paid weekly.
- No minimum average daily balance to earn dividends.
- Unlimited deposits and withdrawals, so you can add money anytime and use it when you need it.
- Federally insured up to \$250,000 by the NCUA.

Build an emergency fund, save for a first apartment, or stash cash for what's next. This account gives you a smarter way to save without locking your money away.

Start saving today with a Security Money Market Account.



Your Roadmap to Homeownership

The home-buying journey can feel like a winding road with plenty of turns along the way. It's easy to feel overwhelmed, which is why having a clear roadmap can make all the difference. With the right preparation and the right team, you can travel confidently toward homeownership. Here's a simple roadmap to help you navigate each stop along the way.

Step 1: Preparation

Before house hunting, get your finances in order. Create a budget, set savings goals, and understand what you can comfortably afford for a monthly mortgage payment.

Next, review and strengthen your credit. Visit annualcreditreport.com to access your free credit report and check reports from TransUnion, Equifax, and Experian. Look for errors, dispute inaccuracies, and take note of how balances and payment history impact your score. Once you've reviewed your finances and credit, you're ready to speak with a lender about pre-approval.

Step 2: Build Your Home Buying Team

A strong home-buying team plays a big role in a successful purchase. Your team typically includes:

- The Lender - Your trusted SCU Mortgage Loan Officer will guide you through financing options and help keep the process on track.
- The Realtor or Real Estate Agent - Your agent helps you find homes and submit offers. A real estate agent is licensed by the state to assist buyers and sellers. A Realtor is a real estate agent who is also a member of the National Association of Realtors and follows its Code of Ethics.
- The Home Inspector - The inspector works for you by reviewing the home's condition and identifying potential issues, such as roof concerns or foundation cracks. Inspections are usually visual and do not involve moving furniture or personal items.
- The Appraiser - Selected independently by the financial institution, the appraiser determines the home's value based on recent sales of similar homes in the area.
- The Title Company - The title company ensures ownership of the home is transferred correctly. They prepare and manage the documents for the buyer, seller, and lender, and usually handle the signing at closing.

Step 3: Shopping and Making an Offer

With your budget, pre-approval, and team in place, it's time to hunt for your home! Your realtor will help you find options within your needs and budget. When you find the right one, your realtor will guide you through writing and submitting an offer. Once accepted, you will move to the final steps.

Step 4: Inspection, Financing, and Closing

After your offer is accepted, you'll provide the signed agreement to your lender. Expect some paperwork at this stage as your loan moves forward. This is also when the home inspection takes place. Once the inspection report is complete, you'll work with your realtor to determine if any repairs need to be addressed with the seller. After appraisal and final lender approval, you'll set a closing date. At closing, sign the documents, and the home is officially yours. Congratulations!

Buying and moving into your first home is exciting, and SCU is here to guide you every step of the way. Learn more at sentrycu.org/real-estate-loans

*Membership required. All loans are subject to underwriting and approval.



SCUBY Learns About Sneaky Spending!

SCUBY has always loved learning new things from his Grandma SCUBUSHKA. One of her best lessons was how to spot sneaky little purchases that quietly nibble away at his allowance. From tasty snacks to monthly subscriptions, she taught SCUBY to pay attention to where his money really goes.

Now SCUBY knows that even tiny spends can add up, and he loves helping kids learn the same thing! Thanks to his friends at My First Nest Egg, he learned these tiny spends are called micro-spending, and he's excited to share how small choices can lead to big savings.

SCUBY's 3 Tips to Avoid Sneaky Micro-Spending

1. Make the Small Stuff Big - A \$5 snack may not seem like a lot... until you add up how much it costs in a whole year! This long-term total is a big eye-opener. Only spending \$5 per week is \$260 spent.
2. Connect Choices to Goals - Asking yourself, "If I skip this today, what could I save for instead?" Big-picture thinking helps you stay motivated and excited.
3. Focus on Choices, Not Restrictions - Choose one or two treats or micro-spends to cut back on. Then celebrate how much you end up saving!

Putting SCUBY's Skills Into Action

When you're thinking about buying something fun, pause and ask yourself, "What could I save for instead if I kept a little money each week?" Even small splurges can break a budget, so it's important to balance wants and needs. Make a few smart swaps by cutting out things you don't really need so you can reach a savings goal that does matter to you. Once you decide what to skip, try adding up how much you can save. You might be surprised at how quickly it grows!

SCUBY's Reflection Questions

SCUBY always reminds kids to take a moment and think about their habits. Try asking yourself:

- What surprised you most about your spending habits?
- Why do small costs add up so quickly?
- What free or low-cost options could replace some of your sneaky monthly spends?
- How long would it take to save up for your new goal?

Important Dates in the Future

SCU Annual Membership Meeting	Wednesday, April 8, 2026, 4:30 pm (Credit Union Closed at 3:30 pm)
Memorial Day Holiday	Monday, May 25, 2026 (Credit Union Closed)
Independence Day Observed	Friday, July 3, 2026 (Credit Union Closed)

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

MEMBER MILESTONE SUCCESS STORIES



Every financial journey has a story.

At SCU, we are passionate about sharing those stories. Our mission is not about numbers; it's about helping members live their best financial lives. That's why we love sharing real stories of success where SCU had an opportunity to make a difference. Here is one that inspired us.

"When a member called to confirm SCU's routing number, the conversation started out routine. But as they spoke with the SCU team member, they mentioned they planned to transfer funds from a payday lender to cover a short-term need.

Concerned, the SCU team member gently asked what the loan would cost. The member wasn't sure, so together they calculated the fees and rate. The true cost was nearly double what they planned to borrow, about a 200% interest rate. The member paused and asked if SCU could help.

Within minutes, the team member reviewed their situation and confirmed they qualified for a small personal loan at just 9.90%. The loan was completed, giving the member the funds they needed without predatory fees or the cycle of constant borrowing that payday loans can create.

A simple phone call saved this member stress, money, and uncertainty. With help from SCU, they found a safer, smarter solution with their Credit Union."

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.