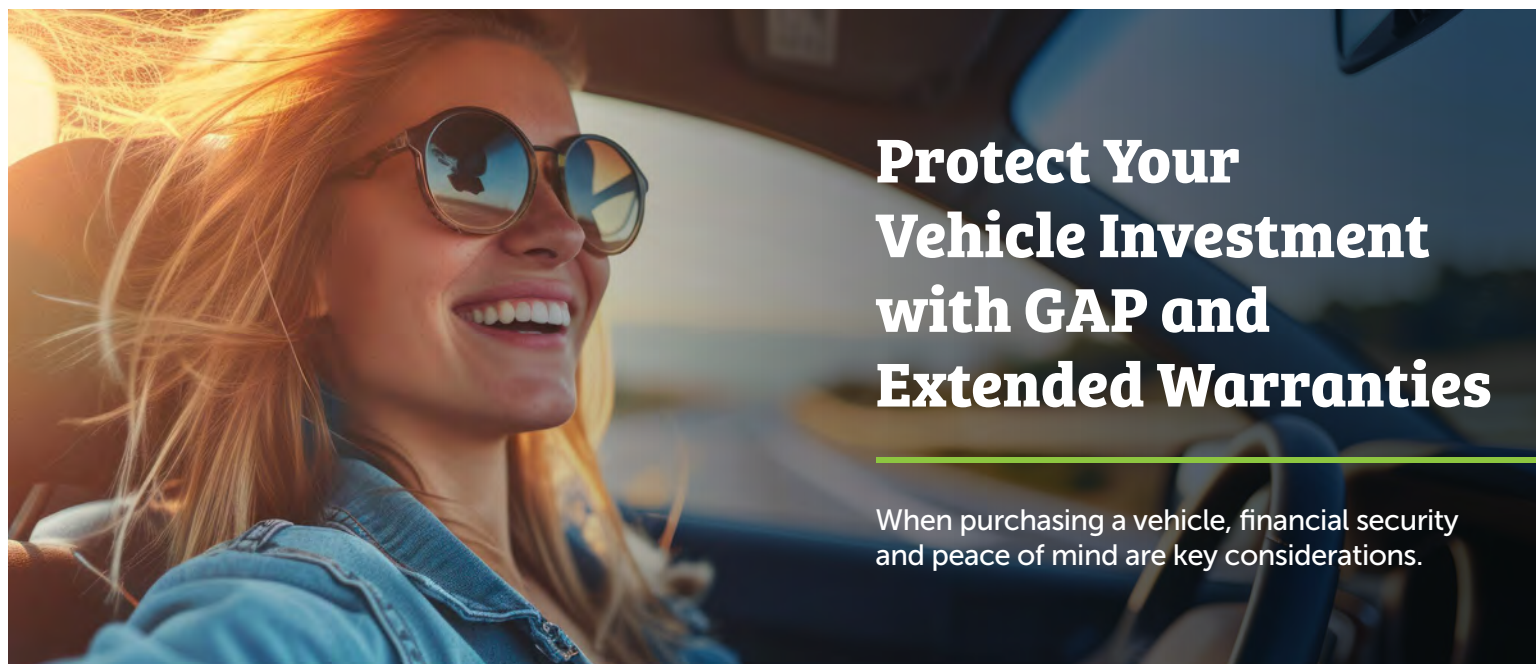


Summer 2025 | News and Information for Sentry Credit Union Members



## Protect Your Vehicle Investment with GAP and Extended Warranties

When purchasing a vehicle, financial security and peace of mind are key considerations.

### HELOC Rate Change

The Prime Rate reported in the Wall Street Journal as of June 30, 2025, is 7.50%. In accordance with the terms of our HELOC, effective July 1, 2025, the interest rate will be 7.50% APR (Annual Percentage Rate).

Sentry Credit Union provides two valuable protections to help safeguard your investment and ease financial burdens in unexpected situations:

### GAP: Bridging the Financial Gap

If your vehicle is totaled or stolen, standard auto insurance may not cover the full amount owed on your loan. When this happens, GAP steps in to cover the difference between your remaining loan balance and what your insurance pays. Offered as a one-time fee and lasting for the duration of your loan term, GAP can be included in your loan or paid in full upfront.

### Extended Warranties: Comprehensive Protection Beyond the Manufacturer's Coverage

Unexpected vehicle repairs can be costly. An extended warranty ensures you're covered beyond the manufacturer's original warranty. Sentry Credit Union's extended warranties include these benefits:

- **24-hour roadside assistance** for emergencies
- **Rental and tire benefits** to keep you moving
- **Trip interruption coverage** for added convenience
- **No deductibles.** Unlike GAP, an extended warranty does not require a vehicle loan and can be easily transferred to another owner at any time.

### What's Inside

A Parent's Guide  
to Water Safety

SCU Watercraft Loans

Protect Your Digital Life

Youth Corner

Associate Spotlight



By offering these protection plans, Sentry Credit Union helps drivers gain financial security and confidence in vehicle ownership. Visit <https://www.sentrycu.org/vehicle-protection> to learn more.



## A Parent's Guide to Water Safety

Water safety is crucial, especially for young children, as drowning remains one of the leading causes of accidental injury and death. Even a few inches of water can pose a serious risk. Here are some quick tips and reminders to help keep your family safe this summer.

### Pool Safety Measures

Children should never enter the pool area without adult supervision. Installing a fence around the pool or spa provides a crucial layer of protection. An effective pool fence should:

- Be at least 4 feet high, climb-resistant, and free from nearby objects that could aid climbing.
- Have vertical slats spaced no more than 4 inches apart. Avoid chain-link fences unless the openings are 1¾ inches or smaller.
- Include a self-closing, self-latching gate that opens away from the pool, with the latch positioned at least 54 inches from the ground.

### General Water Safety Guidelines

- No one, regardless of age or swimming ability, should swim alone.
- Young children and older kids alike must be supervised near water, as drownings can happen even in shallow areas.
- Teenagers are also at risk, particularly when swimming in unsupervised locations like rivers or quarries, where hidden dangers such as strong currents and sharp rocks may be present.

### Staying Safe in Open Water

Swimming in natural bodies of water, such as lakes and oceans, requires extra precautions:

- Avoid diving into unfamiliar waters where depths and hidden obstacles are unknown.
- Never swim near anchored boats or in areas designated for motorized watercraft.
- If caught far from shore, remain calm, tread water, or float on your back while waiting for help.

### Importance of Life Jackets

Families who spend time on the water should prioritize life jacket use for all members. Modern life jackets are designed for both comfort and safety, and many states require their presence on boats operating under U.S. Coast Guard regulations.

**By following these water safety guidelines, parents can help ensure a fun, worry-free summer while protecting their children from preventable dangers.**

## Smooth Sailing Starts Here—Let SCU Navigate Your Watercraft Loan!



### Dreaming of your next adventure on the water?

Whether it's a sleek speedboat, a seafaring fishing vessel, a relaxing pontoon, or even a personal watercraft, SCU makes financing effortless.

#### Your Loan Voyage, Made Easy

From the first ripple (submitting your application) to uploading documents securely, signing on the dotted line, and finally grabbing the keys to your new vessel, we're your trusted navigator throughout the entire process.

#### Competitive Rates & Personalized Service

Tailored loans for boats, jet skis, and more with flexible terms, quick approvals, and expert support to help you hit the water faster.

#### 90 Years of Expertise

Trust SCU for new and used watercraft loans, refinancing, and GAP.

### Let's get you out on the water

Submit your application at:  
[sentrycu.org/personal-credit-application](https://sentrycu.org/personal-credit-application)



## Protect Your Digital Life

Life becomes more digital every day.  
Now, even your toaster can talk to your fridge!

There are lots of tips out there to help you protect your digital life. Some of the most important ones are:

- Use strong and unique passwords
- Turn on two-factor or multi-factor authentication
- Keep your software and devices updated
- Only download apps from trusted sources
- Protect your home Wi-Fi network

**These are all great steps to take, yet they aren't enough on their own. Industry studies indicate that up to 90% of data breaches occur due to social engineering.**

**Social engineering** is when scammers trick you into giving away your private information. Instead of hacking your computer, they try to fool you into helping them. Here's how they do it:

- **Tricking your mind** – They use lies or pressure to get you to act quickly without thinking.
- **Using human nature** – They take advantage of things like trust or curiosity.
- **Doing research** – They learn about you so they can pretend to be someone you trust.
- **Telling a story** – They make up a situation that makes you want to help them, even if it's a scam.

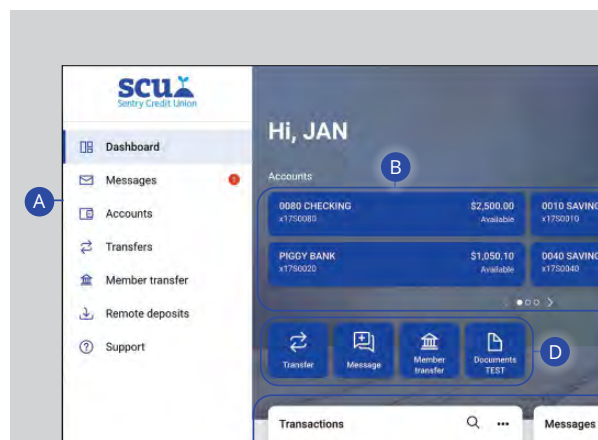
**Social engineering** is like hacking people instead of computers. Scammers often try to make you feel scared or rushed so you don't stop to think.

To protect yourself, **pause**, and ask yourself:

- "Why am I feeling this way?"
- "Is this real, or is someone trying to trick me?"

If you're not sure, hang up or stop replying. Then, look up the company's real contact info and reach out to them directly. If it's a real issue, the company will help you calmly. If it's a scam, you just saved yourself by taking a moment to think.

**At SCU, we care about your digital safety. If you ever feel unsure about something related to your SCU account, call us at (715) 346-6534. We're always here to help protect your digital life.**



## Are You Getting the Most Out of SCU's Digital Banking?

Not sure? You are in luck—there's a guide to help you! SCU's digital banking guide shows you how to use all the tools available to you, like:

- Checking your account history
- Moving money between your SCU accounts
- Setting up automatic payments and transfers
- Sending money to your accounts at other financial institutions (A2A transfers)
- Depositing checks with your phone
- And much more!

**Check out the digital user guide today:**  
[sentrycu.org/scu-digital-banking](https://sentrycu.org/scu-digital-banking)

## 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 Summer Adventure: Becoming CEO!

Summer is here, and SCUBY is ready to put his money smarts to work! After spending the school year learning about saving and spending with SCU's Youth Activity Sheets ([sentrycu.org/activity-center](https://sentrycu.org/activity-center)), SCUBY decided to become a "Summer CEO."

He started thinking about fun ways to earn money—maybe a lemonade stand, helping neighbors with yard work, or becoming the CEO of his house by doing extra chores at home. No matter what he picked, SCUBY knew this summer was the perfect chance to learn how to manage money with confidence. Thanks to our friends at My First Nest Egg, SCUBY has 3 great tips for your child to become a smart Summer CEO:

### Make Every Job Count

Whether it's walking the dog or setting the table, treat each task like a job. It helps kids understand the value of hard work and earning money.

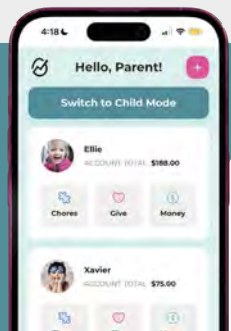
### Turn Ideas Into Action

Encourage your child to try a small business idea, like a lemonade stand or craft sale. It's a great way to learn about planning, setting goals, and helping others.

### Celebrate Growth, Not Just Money

Talk with your child about what they learned, how they solved problems, and how proud they felt after completing a task.

Being a Summer CEO isn't just about making money—it's about learning, growing, and building confidence. At Sentry Credit Union, we're here to support your family's financial wellness.



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](https://sentrycu.org/activity-center) and use the code **GoSentryCU** when signing up!

## The SCU Mission Statement

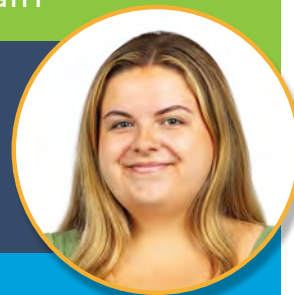
Our mission is to deliver safe, competitive and convenient personal banking products with exceptional service while actively encouraging membership from the Sentry Insurance community. As a trusted partner, our solid financial strength ensures members can rely on us to assist them toward attaining their financial goals while creating a highly-valued benefit.

## ASSOCIATE SPOTLIGHT

### Sarah Bjork

Deposit Operations Specialist

Started June 2023



### What do you do at SCU?

As a Deposit Operations Specialist, I play a crucial role in supporting all aspects of operations, both front and backend. At the core of it, I'm an accountant, but with a Member Services twist.

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

I really enjoy helping people manage their money. I enjoy detail-oriented tasks, and it feels great knowing that doing so helps ensure smooth financial processes, allowing members to manage their money effectively.

### Do you have a secret talent or something surprising about you?

I'm a wizard at Wordle! But that's not all, I also have an exceptional knack for event planning. My keen ability to piece together details, combined with my expertise in spreadsheets and financial balancing skills, makes me a natural when it comes to organizing events.

### What personal finance insights have you learned at SCU?

I've learned, and continue to keep learning, so much about personal finance working at Sentry Credit Union. The best advice I have to share so far: Start saving and investing in your retirement. Be careful when making online purchases. Try to avoid putting your card information online, and check your accounts regularly.

## Important Dates in the Future

<b>Independence Day</b>	Friday, July 4, 2025 (Closed)
<b>Labor Day</b>	Monday, September 1, 2025 (Closed)
<b>Columbus Day</b>	Monday, October 13, 2025 (Closed for In-Service Team Training)
<b>International Credit Union Day</b>	Thursday, October 16, 2025 (Open—Stop in for a cookie!)

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