The
BottomLine

SCU
Sentry Credit Union

Summer 2026 | News and Information for Sentry Credit Union Members

What's Inside

SCU Temporary Branch Location

To accommodate renovation construction, beginning Monday, June 29, SCU branch services will relocate from the Sentry Home Office to the office at 340 Division St. N. in Stevens Point.

The temporary location is just a short distance from the Sentry Division Street office, making it easy to find and equally convenient.

During this transition, members will continue to enjoy full access to their accounts, funds, and services. There will be no interruption in service, and all digital banking options remain available anytime at sentrycu.org.

Please continue to send all mail and correspondence to our regular address:

> **1800 North Point Drive**
> **Stevens Point, WI 54481**

If you have questions or need assistance, our team is always happy to help.
Reach out at scu@sentrycu.org or (715) 346-6534.

Smart Vehicle Buying

Buying your first vehicle is an exciting milestone, but it can also feel overwhelming.

Between choosing the right car, understanding financing, and staying within your budget, there is a lot to consider. One of the easiest ways to reduce stress and avoid costly mistakes is to start with a vehicle loan preapproval.

Many first-time buyers head to a dealership without knowing what they can comfortably afford. While dealership financing may be convenient, it can come with higher interest rates or less favorable terms. A preapproval puts you in control before you shop by helping you understand your budget and estimate your monthly payment. With that confidence, you can focus on finding the right vehicle and feel better prepared to negotiate.

A preapproval also gives you time to think through key buying decisions.

Consider what monthly payment fits your lifestyle, factoring in insurance, fuel, and maintenance. Decide whether a new or used vehicle makes the most sense for your needs and budget. Planning for a down payment or understanding the value of a trade-in can also lower your loan cost and monthly payment. First-time buyers sometimes rush decisions or focus only on the sticker price. Remember to think long-term when purchasing a vehicle. Maintenance, repairs, fuel type, and insurance costs all add up over time.

Applying for a vehicle loan preapproval at Sentry Credit Union is simple.

Apply online at **sentrycu.org** or speak with one of our friendly lenders by calling (715) 346-6534. Once you are preapproved, you can shop with confidence knowing your financing is already in place. Your vehicle purchase should be exciting, not stressful. With the right preparation and a preapproval from Sentry Credit Union, you can drive away knowing you made a smart, informed decision.

All loan requests subject to credit approval.

The Vehicle Loan That's Right for You

Ready to hit the road in something new? Whether it is brand new off the lot or simply new to you, Sentry Credit Union is here to help you get there with flexible vehicle financing designed to fit your budget. With a Vehicle Loan from SCU, you can confidently finance a car, truck, SUV, or motorcycle while working one on one with a team that understands your unique financial picture.

Let's make your next vehicle happen with features you will appreciate:

- ✓ No down payment required on most loans. In some cases, a down payment may be needed to secure your loan.
- ✓ Flexible term options with terms up to 84 months for new vehicles and up to 72 months for new or used vehicles.
- ✓ Optional vehicle protection so you can drive with added peace of mind.
- ✓ Easy payment options, including automatic transfers from your SCU Savings or Checking account.

Start your vehicle journey today.

Apply online, stop by the branch, or connect with our lending team and let Sentry Credit Union help you drive away with confidence.

All loan requests subject to credit approval.

Climbing the Term Share Certificate Savings Ladder

Preparing for the future can often feel complicated, particularly when you are trying to navigate current expenses while focusing on upcoming objectives.

Whether you are establishing an emergency fund, saving for a significant purchase, or looking toward retirement, securing a safe and reliable way to grow your assets is vital. A proven method that eliminates uncertainty is the Term Share Certificate ladder. This straightforward strategy allows you to earn attractive returns while ensuring portions of your capital remain accessible on a regular basis. Here is the process:

Step 1: Divide Your Savings into Equal Portions

Begin by identifying the total amount you intend to save. Rather than placing the entire sum into a single certificate, split that total into several smaller amounts. Many members find that five equal segments work well, though you can adjust this based on your specific financial comfort and available balance.

Step 2: Open Certificates with Different Terms

Next, deposit each segment into a certificate with a unique maturity timeframe. A popular arrangement involves opening:

- One 1-year Term Share Certificate
- One 2-year Term Share Certificate
- One 3-year Term Share Certificate
- One 4-year Term Share Certificate
- One 5-year Term Share Certificate

By diversifying your savings across various terms, you avoid restricting all your funds to one long duration while still capturing the higher dividends usually associated with longer commitments.

Step 3: Let the Ladder Work Over Time

Once your ladder is established, managing it is easy. Each year, one certificate will reach its maturity date, meaning a portion of your funds becomes available without incurring a penalty. At that time, you have the flexibility to use the cash if needed, fold the dividends back into your goals, or maintain the ladder for continued progress.

Step 4: Reinvest in the Longest Term

To keep your savings climbing, reinvest those maturing funds into a new certificate at the longest term offered. For instance, when your initial 1-year certificate expires, move it into a new 5-year certificate. This keeps the ladder balanced and allows you to continue moving toward your financial milestones without ever having to start over.

Step 5: Enjoy Consistent Access and Competitive Rates

In just a few years, your ladder will be in full stride. You will benefit from a certificate maturing every year, providing consistent access to cash, while the majority of your savings continues to earn at higher long-term rates. This method reduces the risk of market timing and allows you to steadily lock in competitive rates over the long haul.

A certificate ladder provides a perfect blend of stability and flexibility.

You enjoy predictable growth, the peace of mind that comes with secure savings, and liquidity without sacrificing earnings. It is an ideal strategy for members who appreciate a dependable system that supports their aspirations year after year. If you are ready to start your own ladder, our friendly team is always happy to help. Reaching your financial goals is easy when you take it one step at a time.

Lock in Your Savings

Ready to give your savings a little boost without the risk? A Term Share Certificate from Sentry Credit Union is a simple, safe, and surprisingly fun way to save. Why members love them:

- ✓ Choose your term from 6 months to 5 years
- ✓ Earn higher dividends than a regular savings account
- ✓ Dividends add up daily and are paid quarterly
- ✓ Get started with just $500
- ✓ Your money stays safely tucked away so it can grow

Select Term Share Certificates even include a Customiser Coupon, letting you add money and or bump your rate during the term.

It is a worry-free way to set money aside today and feel good about tomorrow. Ask us how to open your Term Share Certificate by visiting our website at sentrycu.org or calling us at (715) 346-6534!

Youth Corner

SCUBY Dives into Loans!

SCUBY asked his parents a big question. What is a loan? They told him that a loan is money you borrow from someone and promise to pay it back later. His parents also shared something important. Many adults wish they had learned about loans earlier, before making mistakes like spending too much on a credit card or borrowing more than they could handle paying back. SCUBY learned that the smartest thing to do with loans is to stop and think first.

SCUBY's 3 Tips about Loans

- A loan is not free money. You always have to pay back what you borrow.
- Interest makes loans cost more. Interest is the extra money you have to pay on top of what you borrowed.
- Small choices can turn into big costs. Borrowing too much can make it harder to save and have fun later.

Putting SCUBY's Skills Into Action When it comes to Loans

When SCUBY thinks about loans, he practices these smart habits:

- Ask questions before borrowing.
- Understand how much will need to be paid back.
- Make sure the loan is really for something that you need.
- Think about your current choices because they affect your future success.

SCUBY's Reflection Questions to Think About Before Getting a Loan

SCUBY always reminds kids to take a moment and think about their habits. Before getting a loan, try asking yourself:

- I will have to borrow to get this thing, Do I really need it?
- Do I understand how much it will cost when I borrow money?
- Will borrowing this money help me or hurt me in the future?

SCUBY is learning that loans can be a helpful tool when used wisely. Thinking ahead makes a big difference when you must make big decisions.

Important Dates in the Future

Independence Day Observed	Friday, July 3, 2026 (Credit Union Closed)
Labor Day Holiday	Monday, September 7, 2026 (Credit Union Closed)
Columbus Day Holiday	Monday, October 12, 2026 (Credit Union Closed for a day of training)

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

Member Milestone Success Stories

A member whose family has relied on the Credit Union her entire life faced an incredibly difficult time, losing her mother and then her father just a few months apart. When her mother passed, she contacted the Credit Union to be sure she could help her father manage his account. Thanks to thoughtful planning by her parents, she was already listed as a joint owner, making that transition easier. As her father's health declined and he later passed, she again reached out to the Credit Union to make sure she knew what to do next. Our team member gently guided her through the steps needed to settle the account and disburse the funds. This is what being a member-owned financial institution means. In times of joy, we celebrate with you. In times of sorrow, we are here to support you when it matters most.

A member found themselves struggling to make loan payments during a job transition and felt unsure where to turn. The financial pressure of that change weighed heavily on them, and they did not realize help was available. At that point, an SCU team member proactively reached out to check in and offer support. Together, they talked through the member's situation and reviewed all available options. After making arrangements to cover the current month's payment, the SCU team member worked side by side with the member to create a realistic plan to bring the loan back on schedule. Automatic payments were set up from the member's new paycheck, providing peace of mind and confidence moving forward. This experience is a strong reminder that members do not have to navigate financial challenges alone. When life changes or financial stress arises, reaching out to the Credit Union can be the first step toward building a clear plan and getting back on track.