

Winter 2026 | News and Information for Sentry Credit Union Members



## Save The Date

SCU Annual  
Membership Meeting

Wednesday, April 8, 2026  
4:30 pm in the Sentry Theater

## Enjoy a Financial Fresh Start for the New Year

Start the New Year with confidence by taking control of your finances! At Sentry Credit Union, we're here to help you turn those resolutions into reality with smart strategies and supportive solutions.

**If you're juggling multiple credit card balances or high-interest loans, a consolidation loan can simplify your life.**

Here's how it works:

**One Payment, One Rate** – Combine your debts into a single monthly payment with a lower interest rate.

**Save Money Over Time** – Reduce the amount you pay in interest and free up funds for your goals.

**Less Stress** – Managing one payment is easier and helps you stay on track.

**A strong spending plan is the foundation of financial success.**

Try these tips:

**Track Your Spending** – Review your monthly expenses and identify areas to cut back.

**Set PACT Goals** – Make your goals Purposeful, Actionable, Continuous, and Trackable.

**Use the 60/30/10 Rule** – 60% for needs, 30% for wants & supporting charities, 10% for savings and debt repayment.

**Automate Savings** – Set up automatic transfers to your savings account.



SCU is here to support your financial fresh start. Visit us online at [sentrycu.org](http://sentrycu.org), give us a call at 715-346-6534, or visit your local branch!

## What's Inside

**Winter Wellness:**  
Stay Cozy this Season

**Stay Financially Well with**  
the SCU Digital App

**Make Your Next Ride**  
a Wise Investment

**Refinancing Your Auto Loan**

**SCUBY's Winter Wisdom**

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Success Stories



## Winter Wellness: Stay Cozy this Season

Shorter days and chilly temperatures can challenge your physical and mental well-being.

Here are a few ways to stay well this winter:

### Move Your Body

It's tempting to stay cozied up on the couch during cold weather, but movement is a great mood enhancer. Try:

- Indoor workouts like yoga or bodyweight exercises.
- Brisk walks outdoors for fresh air and vitamin D.
- Team challenges with friends or coworkers to keep motivation high.

### Nourish with Seasonal Foods

Comfort food does not have to mean unhealthy food. Focus on:

- Warm soups packed with veggies.
- Vitamin C-packed citrus.
- Swap sugary drinks for water or herbal tea to stay well-hydrated.

### Prioritize Rest & Relaxation

Sleep is your body's best recovery tool. Create a calming bedtime routine:

- Dim lights and avoid screens before bed.
- Try a warm bath with Epsom salts or essential oils.
- Use plush blankets and soft lighting for a hygge-inspired space.

### Care for Your Mental Health

Winter blues are real. Combat them with:

- Daily gratitude journaling to focus on positives in your life.
- Mindfulness practices like meditation or deep breathing.
- Social connection. Schedule coffee dates, movie nights, or virtual check-ins with friends.

### Skin & Self-Care Rituals

Cold air and indoor heating can dry out skin. Keep it healthy by:

- Using rich moisturizers or DIY lotion bars.
- Drinking plenty of water.
- Treating yourself to a spa night at home.

Remember that self-care isn't selfish, it's essential. By making small, intentional choices, you can turn winter into a season of wellness and renewal.

## Stay Financially Well with the SCU Digital App



Manage your money smarter with SCU's Digital Banking App. Have the tools to stay on top of your finances anytime, anywhere.

- ✓ Track your spending to see where your money goes.
- ✓ Make transfers, set automatic payments, and pay bills electronically.
- ✓ Deposit checks using your phone camera.
- ✓ Set spending limits or lock/unlock your debit card as needed.

SCU Digital Banking is your partner in building better habits and achieving your financial goals.

### Download the app today!

Visit: [sentrycu.org/digital-smart](http://sentrycu.org/digital-smart)





## Make Your Next Ride a Wise Investment

Buying a car is exciting, but it's also one of the biggest financial decisions you make. Planning ahead can save you time, money, and stress.

Here are some smart steps to take, whether you're upgrading or buying your first car:

### Get pre-approved for financing before you hit the dealership, so you can:

- Set a realistic budget.
- Strengthen your negotiating power.
- Potentially speed up the buying process.

### Define your needs & budget by asking yourself:

Do you need a fuel-efficient commuter or a family-friendly SUV? What is your total cost of ownership? Think about insurance, maintenance, and fuel.

### Shop Smart

Compare new vs. used vehicle options. Check vehicle history reports for used cars. Factor in long-term costs like repairs from common failures for that vehicle and fuel efficiency.

### Test Drive Like A Pro

Drive in different areas, like city streets, highways, and parking lots. While obeying traffic laws, check the vehicle's acceleration and braking. Make sure the car feels right and fits your driving style.

### Avoid Common Pitfalls

Longer loan terms may lower your monthly payment, but cost you more in interest. Always review insurance rates before committing. Talk to your agent first. Skip impulse buys by researching models and vehicle reviews before shopping in-person.

**Pro-Tip:** Bring your pre-approval details to the dealership to show you're a serious buyer. It can help you secure the best deal and avoid overspending.



## Drive Your Savings Further by Refinancing Your Auto Loan to SCU!

If your auto loan is with another lender, now is the perfect time to bring it home to Sentry Credit Union.

- ✓ **Save Money Every Month.** Our flat-rate pricing gives you our best rate regardless of credit.
- ✓ **Flexible Terms to Fit Your Budget.** Choose terms up to 84 months for new vehicles and 72 months for used vehicles.
- ✓ **Fast, Hassle-Free Process.** Our friendly SCU lenders make refinancing simple, and you can refinance from anywhere with virtual options.
- ✓ **Extra Protection for Peace of Mind.** Protect your vehicle and your wallet with GAP+ coverage and Warranty.

Now is the time to refinance with SCU, where we look at you as an individual, not just a credit score.

Visit [sentrycu.org](http://sentrycu.org) or call us at 715-346-6534 to start saving today!

Membership is required.

All loans are subject to underwriting and approval.

## 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:**



# Youth Corner



## SCUBY's Winter Wisdom

Winter is here, and it's the perfect time to warm up your savings skills! Whether you're saving for a new toy, a special gift, or just building your stash of cash (like SCUBY), here are some hot ways to earn and save money this time of year:

### Winter Jobs for Kids

**Snow Shoveling Superstars** – Help neighbors clear their driveways and sidewalks. It's a great way to exercise and earn a few dollars!

**Pet Sitting & Plant Care** – Lots of families travel during winter break. Offer to feed pets or water plants while they're away.

**Crafty Creations** – Make and sell winter-themed crafts like snowflake ornaments, bookmarks, or handmade cards.

**Hot Cocoa Stand** – Set up a cozy cocoa station when other kids are sledding in the neighborhood (especially on snow days!)

**Tech Helper** – Help grandparents or neighbors set up their devices or show them how to use video calls. You're the tech whiz!

### SCUBY's Smart Savings Tips

**Use a Savings Jar** – Label it with your goal, like "New Bike Fund" or "Birthday Surprise." Watch your cash pile up!

**Match Game** – Ask an adult in your life to match what you save. If you save \$5, they add \$5. Double the fun(ds)!

**Track Your Progress** – Make a savings chart with your goals. Color in each dollar you save towards that goal. It's fun to see how close you're getting!

**Open a Youth Savings Account** – Join the SCUBY Youth Club, designed just for kids! Each time you make a deposit, your money grows, and you receive a quarterly dividend deposit based on the money you save. Ask your parents to open a savings account at SCU today!



### SCUBY's Challenge!

This month, try to earn \$10 doing something helpful and save at least half of it. Can you do it? Stay warm, stay kind, and keep saving one coin at a time!

### Important Dates in the Future

**New Years Day**

Thursday, January 1, 2026 (closed)

**Martin Luther King Jr. Day**

Monday, January 19, 2026 (open regular hours)

**President's Day**

Monday, February 16, 2026 (open regular hours)

**SCU Annual Membership Meeting**

Wednesday, April 8, 2026

(credit union closes at 3:30pm CDT)

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



## MEMBER MILESTONE SUCCESS STORIES

### Every financial journey has a story.

At SCU, 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 are a couple that inspire us.

"Life threw a member into the turmoil of a messy divorce. They felt overwhelmed and uncertain. With less-than-perfect credit and mounting legal fees, the road ahead seemed impossible. That's when they turned to SCU for help. Through talking to the member and learning about their story, we were able to find a way to provide the funds they needed to secure strong legal representation. This gave the member the confidence to face the legal process head-on. Because of that in-depth conversation, the help for that member didn't stop there. The member was also able to refinance a vehicle that had been draining their finances with high interest. This refinance put more money back in the members' pocket with each monthly payment. The result was peace of mind, financial relief, and the reassurance that SCU is there when it matters most. For this member, a moment of crisis turned into a path toward stability and hope."

"When a member received a call that appeared to be from SCU, because of a scammer using spoofing techniques, everything seemed legitimate. The caller claimed to be from our security team, a department that does not exist, and guided the member through steps to "protect" their account. Soon after the call ended, the member began receiving emails. One alarming message revealed a new transfer account had been added. This set off warning bells for the member. They reached out to SCU, and our team acted immediately to protect this member. We placed a hold on all accounts, helped the member learn how to monitor account activity daily, and set up blocks to prevent the scammer from gaining access to the member's account. Thanks to quick thinking and decisive action, the member didn't lose a single dollar. When something does not seem quite right, remember to pause and reach out directly to SCU. We are committed to protecting our members. Your security is our priority. Together, we can stop fraud before it starts."