

Mobile Wallet: A Better Way to Pay

Your money is mobile! Sentry Credit Union offers a safer, faster way to shop with your SCU Visa® debit and Visa/Mastercard® credit cards: **Pay with your phone using mobile wallet!**

Did you know? Paying digitally is more secure because the payment involves a single-use code – so your name, card number and security code stay protected. Add your SCU cards to your mobile wallet and pay merchants in stores, online and within apps.

Mobile wallet is easy to set up and use:

- » Open the mobile or digital wallet on your device (Apple®, Google™, Samsung®, Garmin® or Fitbit®).
- » Follow the instructions to add your SCU card information.
- » Once it's ready to go, simply swipe your phone over the point-of-sale terminal at any participating merchant.

Leave your physical cards safe at home with mobile wallet!



Signed, Sealed, Delivered With a Christmas Club Account

Open a Christmas Club Account today for an easy way to save for next year's holidays. By saving a set amount each week, you'll be able to afford everything on your list next year, without paying any interest!

The 2022 Christmas Club pays out in early October 2022 so you can take advantage of those early shopping bargains.

Call us to sign up for this convenient account: **715-346-6534.**



Simple and Secure Account to Account (A2A) Services at Sentry Credit Union

At Sentry Credit Union, we make banking fast, convenient and safe for our members. With A2A transfers at Sentry, transferring money to and from your accounts at other financial institutions has never been easier. Don't waste your time driving between financial institutions to make deposits. Utilize A2A services to securely transfer funds electronically, at no cost.



Want to learn more about these and all our digital services? Check out our *Online/Mobile Users Guide* below:

SCU Online Banking Guide:

<https://mcompany.cld.bz/Sentry-Credit-Union-Your-Online-Banking-Guide1>

SCU Mobile Banking Guide:

<https://mcompany.cld.bz/Sentry-Credit-Union-Your-Online-Banking-Guide>

What you need to know about A2A transfers:

- » Transfer to and from your SCU checking and savings accounts
- » Transfer up to \$5,000 per day
- » Allow 2-3 business days for completion of transaction when transferring out
- » Allow 3-4 business days for completion of transaction when transferring in
- » Provided at no cost for members
- » Can't get lost in the mail

Call a member representative to learn more! **715-346-6534**

There's No Such Thing as Free Rewards

How much does your rewards credit card cost you? Switch to a Sentry Credit Union credit card and save!

You know what they say – if it seems too good to be true, it usually is. All those rewards credit cards that promise easy, great rewards just for using your card sound great, but what does it really cost you?

Let's do the math...



Card Type	Balance	Interest Rate	Minimum Monthly Payment	Months Until Payoff	Total Interest Paid
Rewards Card	\$5,000	18% APR*	2% of balance	415 months	\$12,861.72
SCU Credit Card	\$5,000	8.90% APR*	4% of balance	98 months	\$1,104.81

With an SCU credit card, you would pay off your balance 26 years sooner and save \$11,756.91. How's that for a reward?

Get a great, low rate and keep more of your money in your pocket. Choose a Sentry Credit Union Visa or Mastercard credit card for a real deal.

Call **715-346-6534** to apply for a Sentry Credit Union card or transfer a balance to a Sentry Credit Union card – no balance transfer fee.

Transfer your balance today for **no fee!**

Indexed (Variable) Loan Rate Changes

Effective October 1, 2021

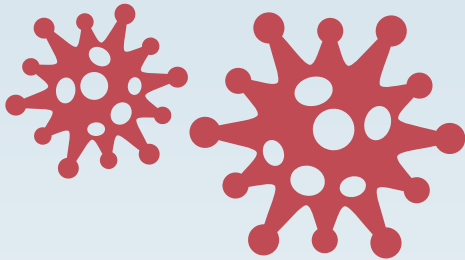
Loan Type: **Variable Rate APR:***
Share Secured Loans 2.00%

Index for Variable Rate Share Secured: The *Annual Percentage Rate (APR) for new and existing balances is the 13-week average of the 13-Week T-bill (Index), rounded to the next higher 0.25%, plus a margin of 1.75%. We will use the most recent Index value available to us as of each calendar quarter prior to any APR adjustment. The Index for the period ending September 2021 was 0.25%. The APR will change quarterly on the first day of January, April, July and October to reflect any change in the Index. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid. Refer to Loanliner for complete details. Example: \$3,000 at 2.00% variable rate = 36 monthly payments of \$85.93.

Reminder: Call Ahead for Appointments

For the continued protection of our members, staff and community, our lobby remains open by appointment only.

Many of our services can be done using online banking and our mobile app, but if you need in-person assistance, please call us at **715-346-6534** to schedule an appointment.



Before arriving for your appointment, please observe the following guidelines:

- ➔ Self-assess your health before visiting.
- ➔ If you have virus symptoms, please do not come in.
- ➔ **A face mask is required at all times** inside Sentry buildings, including Sentry Credit Union and surrounding areas.

Please visit www.sentrycu.org for up-to-date information on the status of our office.

Save the Date for Our Annual Meeting!

Sentry Credit Union Members are invited to virtually attend the 86th Annual Sentry Credit Union Membership Meeting on Monday, November 15, 2021.

Who: All Sentry Credit Union Members

What: 86th Annual SCU Membership Meeting

When: Monday, November 15, 2021, at 4:30 PM

Where: Virtual – watch our website for details

Agenda: 2020 Credit Union Review and Board of Director Elections

To RSVP: Visit www.surveymonkey.com/r/ZP5PGPC

We hope you will take the opportunity to attend. At the meeting, you will learn about the state of your Credit Union and have the opportunity to vote for Directors of the Board who have terms expiring.

Tim Barthel
SCU President



Savings & Investment Rates

Effective October 1, 2021

Account	Rate	APY*	Dividend Paid	Min. Balance
Share Savings	0.05%	0.05% ¹	Quarterly	\$5
Premium Plus Checking	0.05%	0.05%	Monthly	\$500
Security Money Market Account	0.25%	0.25%	Weekly**	\$1,000 (\$2,000 to Open)

Traditional, Roth and Education Accounts

Balance	Rate	APY*	Term
\$1 - \$2,000	0.35%	0.36%	Open
\$2,001 - \$5,000	0.45%	0.46%	Open
\$5,001 - \$10,000	0.55%	0.56%	Open
\$10,001 and Up	0.70%	0.71%	Open

Term Share Certificates

Term	Minimum Deposit \$500	Minimum Deposit \$10,000
	Rate/APY*	Rate/APY*
6 Months	0.10%/0.10%	0.20%/0.20%
12 Months	0.20%/0.20%	0.30%/0.30%
18 Months	0.30%/0.30%	0.40%/0.40%
24 Months	0.40%/0.40%	0.50%/0.50%
30 Months	0.50%/0.50%	0.60%/0.60%
3 Years	0.60%/0.60%	0.70%/0.70%
4 Years	0.70%/0.70%	0.80%/0.80%
5 Years	0.80%/0.80%	0.90%/0.90%

*APY = Annual Percentage Yield.

** SMMA rate effective October 4, 2021.

¹In effect for Piggy Bank, Kirby Kangaroo Accounts, Savers Sweepstakes. All IRA Plateau dividends are paid quarterly. Rates may change January 1 and July 1. 18-Month IRA Term Share Certificate: \$500 minimum deposit. APY is same as 18-Month Term Share Certificate with \$500 minimum deposit. 30-Month IRA Term Share Certificate: \$500 minimum deposit. APY is same as 30-Month Term Share Certificate with \$500 minimum deposit. Rates can change.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed. You may review our policy and practices with respect to your personal information at www.sentrycu.org/about-us/privacy-policy, or we will mail you a free copy upon request if you call us at 715-346-6534 or toll-free at 877-368-7928.

Fee changes:

The following fee will be added to the fee schedule effective November 1, 2021. You can find a full listing of our fees on our website under the resource tab.

Levy/Garnishment, \$25 per occurrence



SENTRY CREDIT UNION'S COMMITMENT TO OUR MEMBERS IS REFLECTED IN OUR MISSION STATEMENT AND OUR VALUE STATEMENTS:

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.

VALUE STATEMENTS



SCU IS CLOSED ON THE FOLLOWING HOLIDAYS:

Thanksgiving Day	Thursday, November 25, 2021
Christmas Day	Friday, December 24, 2021 (Observed)
New Year's Day	Friday, December 31, 2021 (Observed)



Serving Sentry Associates and Their Family Members Since 1935.



Web: www.sentrycu.org
 Phone: 715-346-6534/877-368-7928
 Email: scu@sentrycu.org
 Address: 1800 North Point Drive
 Stevens Point, WI 54481



Monday:	8:00 AM - 4:30 PM
Tuesday:	8:00 AM - 4:30 PM
Wednesday:	9:00 AM - 4:30 PM
Thursday:	8:00 AM - 4:30 PM
Friday:	8:00 AM - 4:30 PM