



We're with you *wherever you go*

Enjoy anywhere access to your accounts with **more fee-free ATMs**

*We're adding nearly **30,000 surcharge-free ATMs** to our nationwide network!*

Fee-free ATM access has been greatly expanded to all SCU members with the addition of the CO-OP® ATM Network.

Even when you're traveling far from home, you can still use these ATMs for basic transactions. Plus, visit CO-OP Shared Branches to conduct transactions just like you would at our office! Simply bring your account number and a valid ID to any Shared Branch.



SCU members already have access to ATMs through SHAZAM, Alliance One and Visa® ATM Locator. To find the fee-free CO-OP ATMs in your area, visit co-opcreditunions.org/locator.

There are 5,000+ CO-OP Shared Branches located throughout the U.S. Visit co-opcreditunions.org to find the branches in your area. You could also go to your app store and download the CO-OP mobile app.

Your SCU funds are with you wherever you go with CO-OP Shared Branches and fee-free ATM Network!

Can't make it into a branch?

Sentry Credit Union's mobile app puts your nearest branch in your pocket! **Use the mobile app to:**

- » View balances/activity
- » Deposit a check
- » Transfer funds
- » And so much more!

Just search for "**Sentry Credit Union**" in your app store and log in using your online banking information to get started today!



Check out our Mobile App Guide at mcompany.cld.bz/Sentry-Credit-Union-Your-Online-Banking-Guide for tips on using the app.

Your Security Is Our Top Priority

Our new device verification feature provides extra protection for online and mobile banking users! Here's what you can expect the first time you sign in to your account from a new device:

1. You will be prompted to receive a security code via email or text message.
2. Enter the code you received when prompted.
3. **That's it.** Your device is now registered!

We hope this new feature gives you additional peace of mind.



Coming in May: New/Improved A2A, P2P and Bill Pay

In May 2021, members will have access to great improvements over our existing A2A, P2P and Bill Pay services.

A2A – Account to Account Transfer: Transfer money between your SCU account and your other bank and credit union accounts with no fee.*

What Is New/Improved: The time for the transfer will be reduced from three business days to two business days – still with no fee* to you.

P2P – Person-to-Person Payments: Send money to your friends or family with no fee.

What Is New/Improved: The time for these P2P transactions can be reduced to minutes, instead of three days for the current process – still with no fee to you.

Bill Pay: Our current system has two separate Bill Pay processes – neither of which charges a fee* for use.

What Is New/Improved: There will be one Bill Pay system that will support our current Bill Pay users and the Picture Pay process – still with no fee* to you. The new platform will offer same-day payments to some of the more common merchants.

In addition, these services will have easier-to-use interfaces all within our existing mobile banking app and online banking platforms.

Look for more information in May on our website: sentrycu.org.

*Fees may apply if expedited payment options are selected.

Download the **SCU Mobile App** today!



Download on the
App Store



ANDROID APP ON
Google play



Indexed (Variable) Loan Rate Changes Effective April 1, 2021

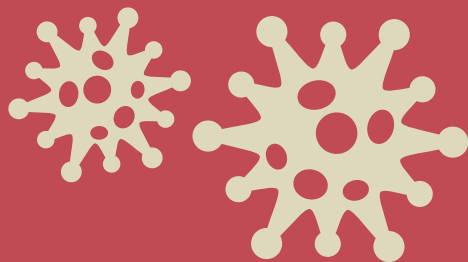
Loan Type: **Variable Rate APR:***
Share Secured Loans 2.00%

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 March 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 to 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 **sentrycu.org** for up-to-date information on the status of our office.

Great, Low Auto Loan Rates!

Convenient Repayment with Payroll Deduction or Auto Pay

Model Year ¹	Fixed Rate APR ² with PRD/Auto Pay	Repayment Terms
2022, 2021, 2020	2.24%	Up to 36 Months
2022, 2021, 2020	2.49%	From 37 to 60 Months
2022, 2021, 2020	2.74%	From 61 to 72 Months
2019, 2018, 2017	2.74%	Up to 60 Months
2016 and Older	2.99%	\$10,001 or More, up to 60 Months; \$4,001 to \$10,000, up to 48 Months; Less than \$4,001, up to 36 Months

¹Rates and terms available for both new and used: Autos, Trucks, Vans, Motorcycles, Motor Homes, Boats (including motor/trailer), 5th Wheels, Travel Trailers, Campers.

²APR = Annual Percentage Rate. These loan rates include a 0.50% reduction for repayment set up on payroll deduction or automatic transfer from an SCU savings or checking account. Rates are 0.50% more without PRD/auto pay. Rates and terms in effect February 1, 2021, for purchase money, refinancing, or using the equity in your existing vehicle(s) for prudent purposes. The amount financed for all model years will be the lower of purchase price or Kelley Blue Book® (or appraised) value of the vehicle.

Financing for Snowmobiles, Jet Skis®, ATVs, Scooters, Mopeds: New models only, 5.75% APR, terms to 36 months – 5.25% APR if repayment is set up on payroll deduction or automatic transfer from an SCU savings or checking account.

84-Month New Auto* Financing

2.74% APR with PRD/Auto Pay or 3.24% APR

\$20,000 at 2.74% APR for 84 Months = \$261.95

\$20,000 at 3.24% APR for 84 Months = \$266.46

You save \$378.84 over 84 months with PRD.

(\$266.46 - \$261.95 = \$4.51 X 84 = \$378.84)

*New, Untitled 2022, 2021, 2020 Models. Purchase Money Only.

Payment Examples for Rates/Terms with Payroll Deduction			
Amount Financed	APR	Repayment Terms	Monthly Payment
\$25,000	2.24%	36 Months	\$718.74
\$25,000	2.49%	60 Months	\$443.61
\$25,000	2.74%	72 Months	\$376.98
\$25,000	2.74%	60 Months	\$446.38
\$20,000	2.99%	60 Months	\$359.32



Savings & Investment Rates

Effective April 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	Rate/APY* Minimum Deposit \$500	Rate/APY* Minimum Deposit \$10,000
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 for week of April 5, 2021, through April 11, 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.



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:

Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021 (Observed)
Labor Day	Monday, September 6, 2021
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.



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 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