

New and Improved A2A, P2P and Bill Pay *Available Now!*

Sentry Credit Union members now have access to great improvements over our previous 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 has been 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 has been reduced to minutes, instead of three days for the previous process – still with no fee to you.

Bill Pay: The previous system had two separate Bill Pay processes – neither of which charged a fee* for use.

What Is New/Improved: There is one Bill Pay system that supports both Bill Pay and Picture Pay users – still with no fee* to you. The new system offers same-day payments to some of the more common merchants.

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

Check out these new features at sentrycu.org.

*Fees may apply if expedited payment options are selected.



Sentry Credit Union Annual Meeting

The Sentry Credit Union annual meeting will be held on Monday, November 15, 2021. Look for additional information in the **October 2021 SCU Bottom Line**.

Tim Barthel Becomes Sentry Credit Union President

After 34 years at Sentry Credit Union (SCU), President Rex Fair retires in July. Together with his nine years at a small credit union in Kenosha, Rex has been serving credit union members for 43 years. Tim Barthel, who will take over as president, joined SCU in June.



Rex has seen a lot of changes since joining the team in 1987. Perhaps the biggest is the use of new technologies.

"I'll miss the people. We've grown together as a staff... I'll miss them and the people at Sentry that support the business. It's been amazing."

- Rex Fair, SCU President, Retiring

"One of the greatest enhancements we've made is the creation of mobile access," he says. "Most recently, we converted to a new online and mobile services platform. It includes a person-to-person pay process, as well as a way for members to transfer money between their accounts at SCU and other financial institutions."

Rex says the one thing that hasn't changed over the years is our staff providing the excellent level of service to SCU's 6,855 members that other financial institutions don't.



It's something Tim, who has 20 years' experience in the credit union movement—most recently as president of Southern Lakes Credit Union in Kenosha—understands.

"Our members are the heart of our business," he says. "It's what motivates us to make a difference in

their financial support and education. My goal is to continue and expand upon that."

Tim also wants to find ways to stay relevant with new associates and show the benefits of being a member, especially when it comes to lower-interest-rate home and auto loans.

"Our members are the heart of our business. It's what motivates us to make a difference in their financial support and education."

- Tim Barthel, SCU President, Incoming

As for Rex, he looks forward to spending more time with family, including his new granddaughter, and playing some golf. Still, saying goodbye is difficult.

"I'll miss the people. We've grown together as a staff," he says. "I'll miss them and the people at Sentry that support the business. It's been amazing."

Rex's last day at SCU is July 9.

Home Equity



Line of Credit at

3.25% APR*

The Prime Rate is the index used by many lenders, including SCU, to set Home Equity Loan rates. Effective July 1, 2021, all new and existing Home Equity Line of Credit Accounts at Sentry Credit Union will be set at 3.25% APR.* (The rate on the Home Equity Line of Credit at SCU is set at the Prime Rate + 0.00% and can change on January 1 and July 1.)

Indexed (Variable) Loan Rate Changes

Effective July 1, 2021

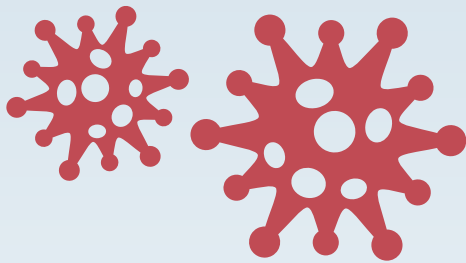
Loan Type: **Variable Rate APR.***
Share Secured Loans 2.00%

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 June 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 July 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 July 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 for week of July 5, 2021, through July 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:

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