

BOTTOM LINE

News and Information for Sentry Credit Union Members

December 2017

We Paid \$400,000 to Our Members!

As a not-for-profit financial cooperative, Sentry Credit Union is owned by our members. Members benefit with better rates, lower fees and exceptional service.

To thank our member-owners for their business, we paid them \$400,000 – \$200,000 for a special bonus dividend to our saving members and \$200,000 for a loan interest rebate to our borrowing members. The bonus dividend and loan interest rebate paid to members was based on dividends paid and loan interest paid from January 1, 2017, through October 31, 2017. (IRA account dividends were excluded due to their tax-exempt status.)

Your member-owned Sentry Credit Union had an exceptional year, and being a strong, well-capitalized credit union gave us the ability to make this extraordinary bonus into members' accounts on Wednesday, November 29, 2017 – in time for the holidays! (To see your bonus dividend/loan interest rebate,* sign in to internet banking and check the history of your share savings account.)

Thank you for your business... and remember to keep us in mind for all of your financial needs!

*The bonus dividend/loan interest rebate is a taxable dividend and will be reported to the IRS.



Password Changes Take Effect in January

To help protect you from identity theft and fraud, Sentry Credit Union will require you to choose a new password the first time you log in to internet or mobile banking in January. You will be prompted to create a new password when you go to log in.

Regularly changing your online passwords for your financial services, social media accounts, online shopping and other secure sites is important for defending against hackers. Here are some other tips for creating a hacker-proof password:

- Use a combination of numbers, upper and lower case letters, and symbols.
- Use a different password for each account.
- Create passwords that are at least six characters long.

- Never use numbers or names publicly associated with you such as an address, birth date or pet's name.
- Don't use any form of your login name as your password.
- If you are struggling to remember your passwords, invest in a secure password storage program.
- Remember to never give out your passwords to anyone, especially through email or over the phone.

We will contact you soon to let you know the exact date of the change as well as the password requirements.



Great, Low Auto Loan Rates!

Convenient Repayment with Payroll Deduction or Auto Pay



Model Year ¹	Fixed Rate APR ² with PRD/Auto Pay	Fixed Rate APR ²	Repayment Terms
2019, 2018, 2017	2.15%	2.65%	Up to 36 Months
2019, 2018, 2017	3.15%	3.65%	From 37 to 60 Months
2019, 2018, 2017	3.65%	4.15%	From 61 to 72 Months
2016, 2015, 2014	3.65%	4.15%	Up to 60 Months
2013 and Older	4.15%	4.65%	\$10,001 or more, Up to 60 Months \$4,000 to \$10,000, Up to 48 Months Less than \$4,000, 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. The 0.50% reduction is for loans with repayment set up on payroll deduction or automatic transfer from an SCU savings or checking account. Rates and terms in effect January 1, 2018, for purchase money, refinancing, or to use 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 Kelly Blue Book® (or appraised) value of the vehicle.

Financing for Snowmobiles, Jet Skis, ATVs, Scooters, Mopeds: New models only, 5.50% APR, terms to 36 months - 5.00% APR if repayment is set up on payroll deduction or automatic transfer from an SCU savings or checking account.

84 Month New Auto* Financing

4.15% APR² with PRD/Auto Pay or 4.65% APR²

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\$20,000 at 4.15% APR² for 84 Months = \$274.78
\$20,000 at 4.65% APR² for 84 Months = \$279.42

*New, Untitled 2019, 2018, 2017 Models
Purchase Money Only

Payment Examples for Rates/Terms Listed Above

Amount Financed	APR ²	Repayment Terms	Monthly Payment	Monthly Payment with 0.50% Off
\$20,000	4.15%	72 Months	\$314.30	\$309.74
\$15,000	3.65%	60 Months	\$273.90	\$270.55
\$15,000	3.65%	48 Months	\$336.36	\$333.03
\$15,000	4.65%	48 Months	\$343.09	\$339.72
\$10,000	4.65%	42 Months	\$258.48	\$256.24
\$5,000	4.65%	36 Months	\$149.08	\$147.97
\$2,500	4.65%	24 Months	\$109.30	\$108.74

Financial Literacy Education

Sentry Credit Union is excited to announce that we are expanding our financial literacy education for both Sentry Credit Union members and non-member Sentry associates.

The “It’s a Money Thing” video library provides over 30 engaging and educational videos! These short videos can be viewed from your computer or mobile device and cover topics such as:

- ➔ Understanding credit scores
- ➔ Budgeting
- ➔ Loan basics
- ➔ Saving for emergencies

Where can you find this great new resource?

Sentry Credit Union is making the videos available monthly on our website (sentrycu.org) as well as on SentryNet. In addition, the entire library will be available on the NEW Sentry Credit Union YouTube Channel, coming January 2018! Look for further announcements on our YouTube Channel.

If you would like additional information about “It’s a Money Thing” or any of the topics discussed, please contact Sentry Credit Union and we will be happy to assist you!



Plan to Attend

83rd Annual SCU Membership Meeting

Plan to attend the Annual Membership Meeting of your Sentry Credit Union. At the meeting, we will review the 2017 financial results (which include the \$400,000 paid back to our member-owners), the highlights from last year and future plans, and answer any questions you may have.

At the meeting there will be an election for Board of Directors positions. This year there are three (3) – three (3)-year terms to be voted on. Current Board Members in these positions are Brian Cychosz, Jack Edgerton and Sue Kedrowski. More information about the election for Board positions will be made available in early 2018. If you have questions about running for election to the Sentry Credit Union Board of Directors, please contact Nominating Committee Members Brian Cychosz (715-346-9318), Mike Bilbrey (715-344-4496) or Rex Fair (715-346-6532).

The Credit Union will close at 3:30 PM on Wednesday, April 18, 2018, for the Annual Meeting. Please plan ahead to avoid any inconvenience.

Meeting Details

Date: Wednesday, April 18, 2018

Time: 4:00 PM

Place: Sentry Theater,
1800 North Point Drive,
Stevens Point, WI

Indexed (Variable) Loan Rate Changes

Effective January 1, 2018

Loan Type	Variable Rate APR*
Share Secured Loans	3.00%

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 Annual Percentage Rate adjustment. The Index for the period ending December 2018 was 1.25%. 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 3.00% variable rate = 36 monthly payments of \$87.24.

Notice of Change

Consumer Credit Card Agreement and Disclosure

The following information amends the Consumer Credit Card Agreement and Disclosure that was previously provided to you:

The following paragraph is added: INFORMATION UPDATING SERVICE AND AUTHORIZATIONS -

If You have authorized a merchant to bill charges to Your Card on a recurring basis, it is Your responsibility to notify the merchant in the event Your Card is replaced, Your Account information (such as Card number or expiration date) changes, or Your Account is closed. However, if Your Card is replaced or Your Account information changes, You authorize Us, without obligation on Our part, to provide the updated Account information to the merchant in order to permit the merchant to bill recurring charges to Your Card. You authorize Us to apply such recurring charges to Your Card until You notify Us that You have revoked authorization for the charges to Your Card.

Your Card is automatically enrolled in an information updating service. Through this service, Your updated Account information (such as Card number or expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before Your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke Your authorization allowing Us to provide updated Account information to a merchant, please contact Us.

The "PREAUTHORIZED CHARGES" paragraph is amended as follows: PREAUTHORIZED CHARGES -

We may suspend preauthorized recurring charges with merchants if, for example, Your Card is lost or stolen, You default, or We change Your Account for any reason. If preauthorized recurring charges are suspended, You are responsible for making direct payment for such charges until You contact the merchant to reinstate recurring charges.

The terms of the Consumer Credit Card Agreement and Disclosure (Agreement) are revised as described above. Please keep a copy of this Notice with the Agreement. Except as set forth in this Notice, the Agreement is unaffected and shall continue in full force and effect in accordance with its terms. If there is a conflict between this Notice and the Agreement, the terms of this Notice will prevail.

If you do not wish to be enrolled in the information updating service, please send us written instructions that you would like to "opt-out" of the information updating service. You can send instructions to Sentry Credit Union, 1800 North Point Drive, Stevens Point, WI 54481.

If you have questions, please call us at 715-346-6534 and ask for Tami or Diane.

Savings & Investment Rates

Effective January 1, 2018

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	0.15%	0.15%	Weekly**	\$1,000 (\$2,000 to Open)

Traditional, Roth and Education Accounts

Balance	Rate	APY*	Term
\$1 - \$2,000	0.15%	0.16%	Open
\$2,001 - \$5,000	0.25%	0.26%	Open
\$5,001 - \$10,000	0.35%	0.36%	Open
\$10,001 and up	0.50%	0.51%	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	0.15%/0.15%	0.25%/0.25%
18 Months	0.20%/0.20%	0.30%/0.30%
24 Months	0.25%/0.25%	0.35%/0.35%
30 Months	0.35%/0.35%	0.45%/0.45%
3 Years	0.55%/0.55%	0.65%/0.65%
4 Years	0.80%/0.80%	0.90%/0.90%
5 Years	1.10%/1.10%	1.19%/1.20%

*APY=Annual Percentage Yield. **SMMA rate for week of January 1, 2018, through January 7, 2018.

¹In effect for Piggy Bank and Kirby Kangaroo Accounts. All IRA plateau dividends 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 as listed above. 30-Month IRA Term Share Certificate: \$500 minimum deposit; APY is same as 30-Month Term Share Certificate as listed above. 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 STATEMENT



SCU CLOSED ON THE FOLLOWING HOLIDAYS:

Memorial Day	Monday, May 28, 2018
Independence Day	Wednesday, July 4, 2018
Labor Day	Monday, September 3, 2018
Thanksgiving Day	Thursday, November 22, 2018
Christmas Day	Tuesday, December 25, 2018
New Year's Day	Tuesday, January 1, 2019



HOME EQUITY LINE OF CREDIT AT 4.50% APR*

The Prime Rate is the index used by many lenders, including SCU, to set Home Equity Loan rates. Effective as of January 1, 2018, all new and existing Home Equity Line of Credit Loan Accounts at Sentry Credit Union will be at 4.50% APR.* The last rate change was back on July 1, 2017, as Prime Rate changed in June 2017. (The rate on the Home Equity Line of Credit Account at SCU is set at the Prime Rate + 0.00% and can change on January 1 and July 1.)

*APR=Annual Percentage Rate.

Serving Sentry Associates and Their Family Members Since 1935.

Web: www.sentrycu.org
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 Email: scu@sentrycu.org
 Address: 1800 North Point Drive
 Stevens Point, WI 54481



Monday and Tuesday: 7:30 AM - 4:30 PM
 Wednesday: 9:00 AM - 4:30 PM
 Thursday: 7:30 AM - 4:30 PM
 Friday: 7:30 AM - 5:00 PM