

## Warmer Weather, Lower Rates!

Ready for spring? Don't let a run-down vehicle hold you back! Come to Sentry Credit Union today!

Now, for a limited time, you can get special rates on auto loans – just in time for spring!

- Rates as Low as 1.95% APR<sup>1</sup>
- New, Used and Refinance of Non-SCU Auto Loans<sup>2</sup>

The fast, friendly service at Sentry Credit Union will brighten your day – and our low rates will lighten your monthly payments!



Auto Loan Rates as Low as  
**1.95%** APR<sup>1</sup>  
Limited Time Offer – Act Now!



Model Year <sup>2</sup>	Fixed Rate APR <sup>1</sup> with PRD/Auto Pay	Fixed Rate APR <sup>1</sup> Without PRD/Auto Pay	Repayment Terms
2019, 2018, 2017	<b>1.95%</b>	<b>2.45%</b>	Up to 72 Months
	For purchase or refinance of non-SCU auto loans.		
2019, 2018, 2017	<b>2.59%</b>	<b>3.09%</b>	73 to 84 Months
	New, untitled models – <i>purchase money only</i> .		
2016, 2015, 2014	<b>2.79%</b>	<b>3.29%</b>	Up to 60 Months
	For purchase or refinance of non-SCU auto loans.		
2013 and Older	<b>3.49%</b>	<b>3.99%</b>	\$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
	For purchase or refinance of non-SCU auto loans.		

<sup>1</sup>APR=Annual Percentage Rate. The 0.50% reduction is for loans with repayment set up on payroll deduction or auto pay from an SCU savings or checking account. Estimated payment examples: 1.95% for 72 months = \$14.73 per \$1,000 financed. 2.59% for 84 months = \$13.03 per \$1,000 financed. 2.79% for 60 months = \$17.88 per \$1,000 financed. 3.49% for 60 months = \$18.19 per \$1,000 financed. For specific payment figures, please call the Credit Union.

<sup>2</sup>Applies to autos, trucks, vans, SUVs. Subject to credit approval.

# Indexed (Variable) Loan Rate Changes

Effective April 1, 2018

**Loan Type: Share Secured Loans**

**Variable Rate APR:\* 3.50%**

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 March 2018 was 1.75%. 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 3.50% variable rate = 36 monthly payments of \$87.91.

## Fee Schedule for Sentry Credit Union Accounts

The following fees may be assessed in connection with your accounts:

### Fees applicable to all accounts:

Statement Copy/History Printout	\$1.00 per page
NSF Draft Charge	\$25.00 per draft
Returned Check Fee	\$15.00 per draft
Outgoing Wire Transfer	\$20.00 per transfer
Incoming Wire Transfer	\$10.00 per transfer
Stop Pay/Reissue Counter Check	\$15.00 per check
Copy of Counter Check	\$5.00 per item
ACH (EFT) Return NSF	\$25.00 per item
Excessive Reg D Transactions	\$15.00 per item
Check/ATM Card Reissue	\$10.00 per card
Check/ATM Card Reissue/Instant Issue	\$15.00 per card
ATM PIN Reissue Fee	\$3.00 per request
Visa® Check/ATM Access Card Service Charge for Non-PULSE, Non-SHAZAM ATMs	\$1.00 per withdrawal
Reconciliation (account balancing) Charge (first half hour free for first time)	\$20.00 per hour/\$20.00 minimum
Dormant Account Fee	\$5.00 per month
Inactive Account Fee	\$5.00 per month
Counter Checks – No Charge for First Check per Day, Then	\$2.00 per check
Counter Checks Payable to Third Party	\$2.00 per check
Foreign Check Processing Fee (US Dollar Denominated)	\$30.00 per item**
Express Mail – Overnight for Delivery Next Day	\$20.00 per package*
Saturday Delivery	\$35.00 per package*

\*Fee could be more due to weight of package, size or other factors.

\*\*New fee effective 05/01/2018.

### Fees applicable to Premium Checking, Premium Plus Checking and Security Money Market Accounts:

Overdraft Protection Transfer	\$5.00 per transfer for the first 3 in statement period
Draft Copy Charge	\$3.00 per draft
Stop Pay Charge	\$15.00 per draft
	\$30.00 per group of drafts if lost/stolen
NSF Draft Charge	\$25.00 per draft
Returned Check Fee	\$15.00 per draft
Privilege Pay Fee	\$25.00 per item/\$100.00 daily maximum
Account (Forced) Closed Fee	\$30.00
Check Printing Fees	Varies by style and quantity ordered
Minimum Balance Charge	\$3.00 for Premium Plus Checking
Minimum Requirement – Daily Balance of \$500.00	

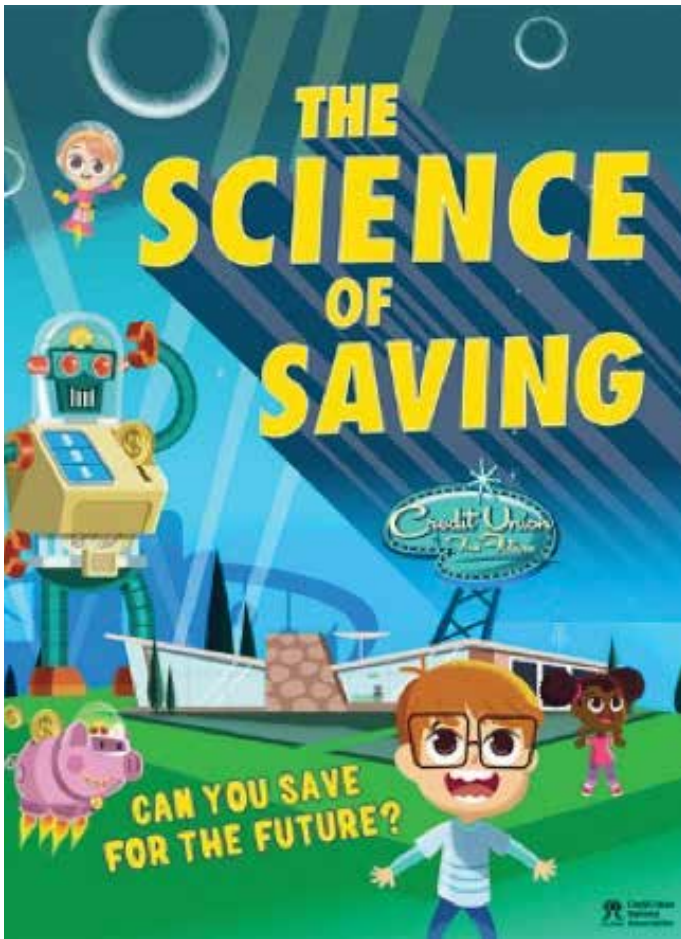
### Fees applicable to Security Money Market Account:

Draft (check) Clearing Charge (after first 3)	\$15.00 per draft
Check/Withdrawal/Transfer Less Than \$250.00	\$5.00 per item
NSF Draft Charge	\$25.00 per draft
Returned Check Fee	\$15.00 per draft
Minimum Balance Charge	\$3.00
Minimum Requirement – Average Daily Balance of \$1,000.00	

### Fees applicable to REAP/Home Equity Line of Credit Account:

NSF Draft Charge	\$25.00 per draft
Returned Check Fee	\$15.00 per draft

Updated 3/2/2018. All fees in the Fee Schedule are currently in effect.



## Learn the Science of Saving!

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

Join us in April when Sentry Credit Union celebrates Youth Month, a program that helps teach and encourage kids to develop good financial habits. Stop by Sentry Credit Union April 16 to April 20 to celebrate with us!

- Every member under the age of 18 who makes a deposit during the week of April 16-20 will receive a \$5 deposit. (Only one deposit per account will qualify. The child must be present at the time of the deposit.w)
- Guessing Game - Items will be put in a jar and the Youth Member who comes closes to guessing the number of items in the jar wins!
- Free Coloring Page
- Any Youth Member can pick a prize

The theme this year is “The Science of Saving,” showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year’s Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

## Giving Back to You

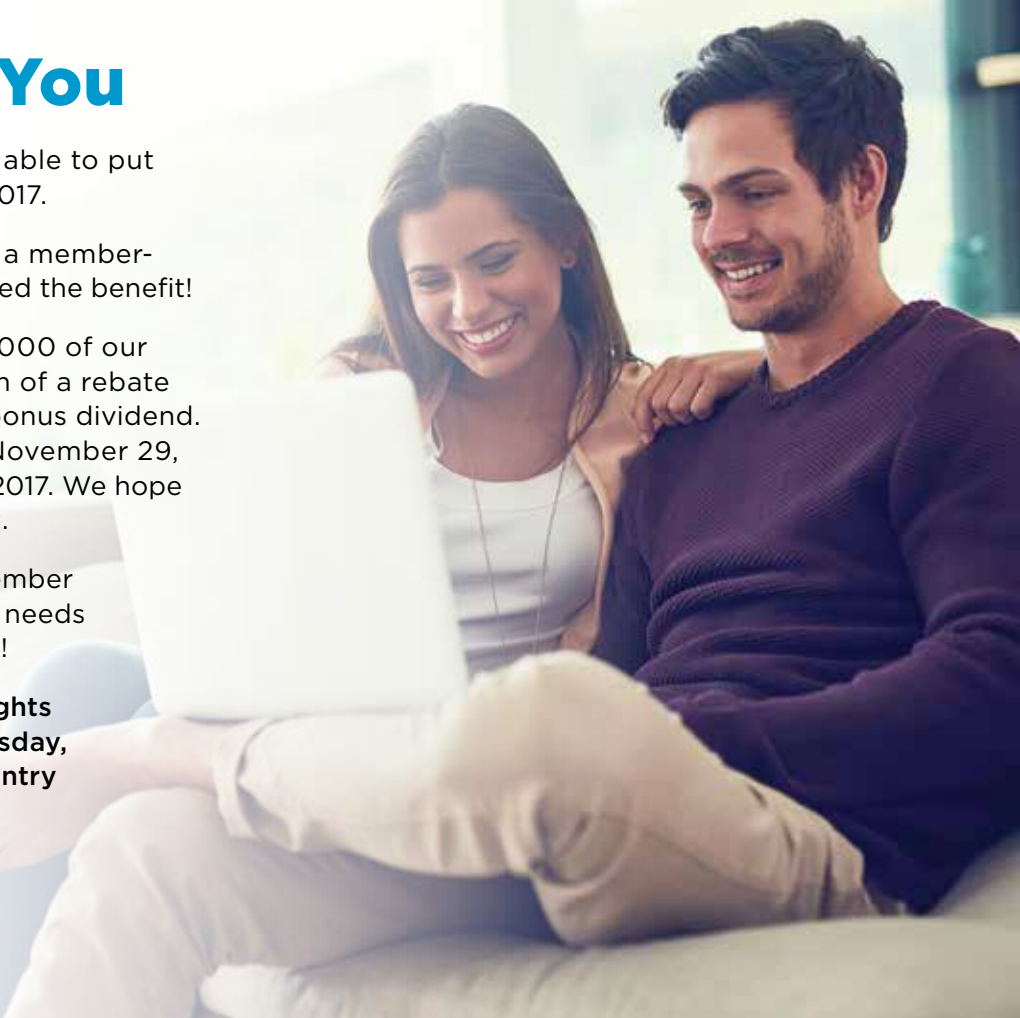
Sentry Credit Union was excited to be able to put money in your pockets at the end of 2017.

We had a great year - and since we're a member-owned financial cooperative, you received the benefit!

Sentry Credit Union distributed \$400,000 of our profit to you, our members, in the form of a rebate on loan interest paid and/or a special bonus dividend. The money paid to our members (on November 29, 2017) was 83.5% of our net income for 2017. We hope you enjoyed the boost in your account.

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

**Learn more about this and other highlights of 2017 at the Annual Meeting, Wednesday, April 18, 2017, at 4:00 PM CST in the Sentry Theater, 1800 North Point Drive, Stevens Point, WI.**



# Savings & Investment Rates

Effective April 1, 2018

Account	Rate	APY*	Dividend Paid	Min. Balance
Share Savings	0.10%	0.10% <sup>1</sup>	Quarterly	\$5
Premium Plus Checking	0.10%	0.10%	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	0.15%	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. \*\*SMMMA rate for week of April 2, 2018, through April 8, 2018.

<sup>1</sup>In 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](http://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

**member owned** YOUR **trusted** PARTNER

**WORKING WITH YOU**

**SCU** Sentry Credit Union

**MINDFUL OF THE EVOLVING FINANCIAL INDUSTRY**

**focused ON YOU AND your needs AS WE REMAIN THE VALUED BENEFIT ENVISIONED BY OUR FOUNDERS**

**dedicated TO CULTIVATING TRUST and building LOYALTY THROUGH EXCEPTIONAL SERVICE**

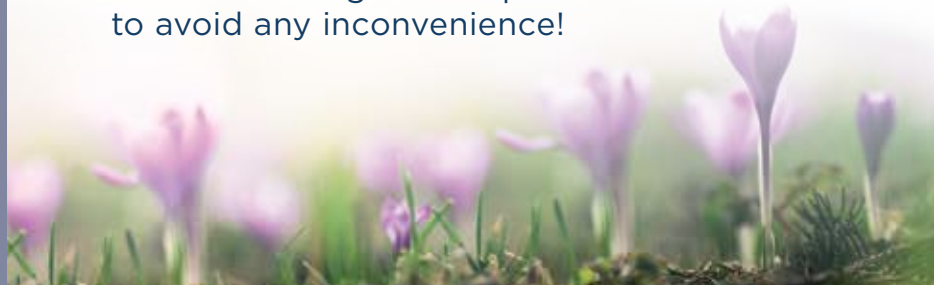


## SCU CLOSED ON THE FOLLOWING HOLIDAYS:

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



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!



Serving Sentry Associates and Their Family Members Since 1935.



Web: [www.sentrycu.org](http://www.sentrycu.org)  
 Phone: 715-346-6534/877-368-7928  
 Email: [scu@sentrycu.org](mailto: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