



Make the low-rate,  
no-fee decision

# 8.9% APR\*

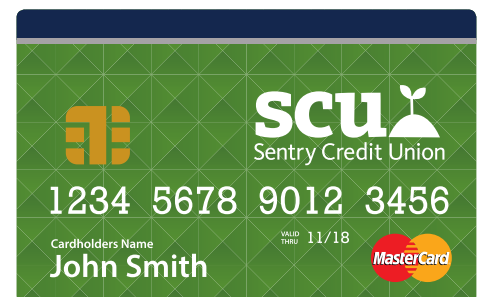
Choose Visa  
or Mastercard  
services from  
Sentry Credit Union

We give you the choice of Visa® or Mastercard® so you can select the card that best fits your lifestyle. Either way, you'll get our great low rate of 8.9% APR\* and pay none of the fees you'll find with other credit card offers.

- ➔ No Annual Fee
- ➔ No Late Payment Fee
- ➔ No Overlimit Fee
- ➔ No Balance Transfer Fee
- ➔ No Cash Advance Fee

Plus, enjoy FREE services that secure your card from loss and protect your purchases.

Choose a credit card you deserve. Contact us at [sentrycu.org](http://sentrycu.org) to request an application. You can also call **715-346-6534** or toll free **877-368-7928** or stop by our office.



# 83rd SCU Annual Membership Meeting Highlights



On Wednesday, April 18, 2018, Sentry Credit Union (SCU) held its 83rd Annual Membership Meeting. The meeting was held in the Sentry Theater at Sentry Home Office in Stevens Point, Wisconsin.

In the Annual Meeting Report, the biggest highlight of the year reported to members was the \$400,000 special dividend and loan interest rebate paid to members at the end of November 2017. This payback to the members was 83.5% of SCU's net income for 2017. In addition, there was a special presentation made to John L. "Jack" Edgerton for his 45 years of volunteer service as an SCU Board member.

The Annual Meeting Report also contains the financial reports presented to the Members that reflect SCU as a profitable, stable and well-reserved financial institution.

## Indexed (Variable) Loan Rate Changes

Effective July 1, 2018

Loan Type	Variable Rate APR*
Share Secured Loans	3.75%

### Index for Variable Rate Share Secured:

\*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 June 2018 was 2.00%. 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 3.75% variable rate = 36 monthly payments of \$88.25.



## Actively Protect Your Account from Fraud Visa Alerts from Sentry Credit Union

With near real-time Visa Alerts from SCU, you can receive updates on your Visa credit and debit card activity - free for SCU Members.

Choose how and when you want to receive alerts, such as when your Visa card is used for purchases over a specified amount, online transactions, purchases outside the United States and more. You can receive alerts through text message, email or both - it's your choice. If there is fraudulent activity, you can find out within minutes\* and act quickly to resolve the situation.

If you receive an alert for a transaction that is not yours, call the toll-free number on the back of your credit or debit card (these are different numbers) and report fraud.

All this for free for SCU Visa cardholders!  
Sign up for Visa Alerts today by  
visiting [sentrycu.org](http://sentrycu.org).



\*Actual time to receive alerts powered by Visa dependent on wireless service and coverage within area. Alerts service may not be available in all areas. Gasoline alerts may not include purchase amount. Account activity qualifying for Alert service may vary by issuer. Additional restrictions apply.

# Home Equity Line of Credit Rate at 5.00% APR\*

The Prime Rate is the index used by many lenders, including SCU, to set Home Equity Loan rates. Effective as of July 1, 2018, all new and existing Home Equity Line of Credit Loan Accounts at Sentry Credit Union will be at 5.00% APR.\* The latest Prime Rate change was announced on June 13, 2018. (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.

## Great, Low Auto Loan Rates!

Convenient Repayment with Payroll Deduction or Auto Pay

Model Year <sup>1</sup>	Fixed Rate APR <sup>2</sup> with PRD/Auto Pay	Fixed Rate APR <sup>2</sup>	Repayment Terms
2019, 2018, 2017	2.29%	2.79%	Up to 36 Months
2019, 2018, 2017	3.29%	3.79%	From 37 to 60 Months
2019, 2018, 2017	3.79%	4.29%	From 61 to 72 Months
2016, 2015, 2014	3.79%	4.29%	Up to 60 Months
2013 and Older	4.29%	4.79%	\$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

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

<sup>2</sup>APR = 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 July 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 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  
4.29% APR with PRD/Auto Pay or 4.79% APR

\$20,000 at 4.29% APR for 84 Months = \$276.07

\$20,000 at 4.79% APR for 84 Months = \$280.73



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

Payment Examples for Rates/Terms Listed Above

Amount Financed	APR	Repayment Terms	Monthly Payment	Monthly Payment with 0.50% Off
\$20,000	4.29%	72 Months	\$315.57	\$311.01
\$15,000	3.79%	60 Months	\$274.84	\$271.48
\$15,000	3.79%	48 Months	\$337.30	\$333.96
\$15,000	4.79%	48 Months	\$344.04	\$340.66
\$10,000	4.79%	42 Months	\$259.10	\$256.84
\$5,000	4.79%	36 Months	\$149.40	\$148.28
\$2,500	4.79%	24 Months	\$109.46	\$108.90

# Savings & Investment Rates

Effective July 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	0.30%	0.30%	Weekly**	\$1,000 (\$2,000 to Open)

## Traditional, Roth and Education Accounts

Balance	Rate	APY*	Term
\$1 - \$2,000	0.25%	0.26%	Open
\$2,001 - \$5,000	0.35%	0.36%	Open
\$5,001 - \$10,000	0.45%	0.46%	Open
\$10,001 and Up	0.60%	0.61%	Open

## Term Share Certificates

Term	Minimum Deposit \$500	Minimum Deposit \$10,000
	Rate/APY*	Rate/APY*
6 Months	0.30%/0.30%	0.40%/0.40%
12 Months	0.45%/0.45%	0.55%/0.55%
18 Months	0.50%/0.50%	0.60%/0.60%
24 Months	0.55%/0.55%	0.65%/0.65%
30 Months	0.65%/0.65%	0.75%/0.75%
3 Years	0.95%/0.95%	1.05%/1.05%
4 Years	1.20%/1.20%	1.29%/1.30%
5 Years	1.44%/1.45%	1.54%/1.55%

\*APY=Annual Percentage Yield. \*\*SMMMA rate for week of July 2, 2018, through July 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  
**WORKING WITH YOU**  
 focused ON YOU AND your needs  
 AS WE REMAIN THE VALUED BENEFIT ENVISIONED BY OUR FOUNDERS

YOUR trusted PARTNER

SCU Sentry Credit Union

MINDFUL OF THE EVOLVING FINANCIAL INDUSTRY

dedicated TO CULTIVATING TRUST and building LOYALTY THROUGH EXCEPTIONAL SERVICE



## SCU CLOSED ON THE FOLLOWING HOLIDAYS:

<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 Eve*</b>	Monday, December 24, 2018
<b>Christmas Day</b>	Tuesday, December 25, 2018
<b>New Year's Day</b>	Tuesday, January 1, 2019

\*Office will close at 12 PM (noon).



## SAVE - AND WIN!

At Sentry Credit Union, we believe you should be rewarded for making good money decisions. That's why we're joining the statewide Saver's Sweepstakes™! Open a special Saver's Sweepstakes account and for every deposit of \$25 or more, you'll be entered to win CASH PRIZES!



More information is coming soon - stay tuned!

Serving Sentry Associates and Their Family Members Since 1935.



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 Email: [scu@sentrycu.org](mailto:scu@sentrycu.org)  
 Address: 1800 North Point Drive  
 Stevens Point, WI 54481



Monday and Tuesday: 8:00 AM - 4:30 PM  
 Wednesday: 9:00 AM - 4:30 PM  
 Thursday: 8:00 AM - 4:30 PM  
 Friday: 7:30 AM - 4:30 PM