



RAKE IN THE SAVINGS!

Auto Loan Rates as low as 2.49% APR¹
Promotional Rates in effect October 1, 2018

It's that time of year - the leaves are falling, and the auto loan savings are soaring. Come to Sentry Credit Union for great rates on new and used autos or refinances of non-SCU auto loans!

Act now - this is a limited-time offer that may be discontinued at any time without notice.

Call Sentry Credit Union Today - Sentry Ext: 346-6534, Local: 715-346-6534, Toll-Free: 877-368-7928.

Model Year ²	Fixed Rate APR ¹ With PRD/Auto Pay	Fixed Rate APR ¹ Without PRD/Auto Pay	Repayment Terms
2019, 2018, 2017	2.49%	2.99%	Up to 72 Months
	For purchase or refinance of non-SCU auto loans.		
2019, 2018, 2017	2.99%	3.49%	73 to 84 Months
	New, untitled models - <i>purchase money only</i> .		
2016, 2015, 2014	3.29%	3.79%	Up to 60 Months
	For purchase or refinance of non-SCU auto loans.		
2013 and Older	3.79%	4.29%	\$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.		

¹APR=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: 2.49% for 72 months = \$14.97 per \$1,000 financed. 2.99% for 84 months = \$13.21 per \$1,000 financed. 3.29% for 60 months = \$18.10 per \$1,000 financed. 3.79% for 60 months = \$18.32 per \$1,000 financed. For specific payment figures, please call the Credit Union.

²Applies to autos, trucks, vans, SUVs. Subject to credit approval.

Your Next Smart Move - Refinancing Your Student Loans!

You made a smart move by going after your dreams. Now make your next smart move by refinancing your student loans with Sentry Credit Union!

If you have numerous loans with varying interest rates from different lenders, you could benefit by refinancing your private or federal student loans. Consolidate your student loans with Student Choice Refinancing and enjoy one convenient monthly payment, a competitive rate and exceptional service from Sentry Credit Union.

If you are paying a high interest rate on your loans, have multiple private student loans and/or higher rate federal loans and have a good credit history or a strong co-signer, talk with us today!

To learn more about our Student Choice Refinancing solution or to apply online, visit www.sentrycu.org. We look forward to helping you make your next smart move!

(Remember, if you refinance federal student loans, you may lose certain borrower benefits from your original loans. These may include interest rate reductions, principal rebates or some cancellation benefits that can significantly reduce the cost of repaying your loans.)



OFFICE HOURS

Our hours are effective September 4, 2018, through May 24, 2019.

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

Use our office or one of our 5,000+ CO-OP® Shared Branches. If you have questions about how to use a Shared Branch, call us.

SIGNED, SEALED, DELIVERED WITH A CHRISTMAS CLUB ACCOUNT

Open a Christmas Club Account today for an easy way to save for next year's holidays. By saving a set amount each week, you'll be able to afford everything on your list next year, without paying any interest!

The 2019 Christmas Club will be paid out in early October 2019 so members can take advantage of those early shopping bargains. **Call us to sign up for this convenient service.**





It's a Saver's Sweepstakes

AT SENTRY CREDIT UNION



Presented by **scu**
Sentry Credit Union

BUILD YOUR SAVINGS AND HAVE A CHANCE TO WIN UP TO **\$5,000!**

Saver's Sweepstakes™ is a new prize-linked savings account at Sentry Credit Union. Each time you increase your savings balance by \$25 or more,* you'll be entered into a drawing to win **CASH PRIZES!**

Win \$25, \$100, \$1,000 or even the \$5,000 GRAND PRIZE!

Prize drawings are held monthly, quarterly and annually - so the more you save, the more chances you have to win!

Improve your money habits in a whole new way that actually makes saving FUN. You'll feel rewarded by watching your savings grow and experience the excitement of prize drawings.

Don't miss your chance to win! Open your Saver's Sweepstakes account today!

Visit sentrycu.org, call 715-346-6534 or toll-free 877-368-7928 or stop by our office.

*Up to six entries per month. See Sentry Credit Union for complete terms, conditions and official rules. Federally insured by the NCUA. Limited to members who are residents of Wisconsin or Minnesota.

Savings & Investment Rates

Effective October 1, 2018

Account	Rate	APY*	Dividend Paid	Min. Balance
Share Savings	0.10%	0.10% ¹	Quarterly	\$5
Premium Plus Checking	0.10%	0.10%	Monthly	\$500
Security Money Market Account	0.35%	0.35%	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	0.35%/0.35%	0.45%/0.45%
12 Months	0.50%/0.50%	0.60%/0.60%
18 Months	0.60%/0.60%	0.70%/0.70%
24 Months	0.70%/0.70%	0.80%/0.80%
30 Months	0.80%/0.80%	0.90%/0.90%
3 Years	1.00%/1.00%	1.10%/1.10%
4 Years	1.25%/1.25%	1.34%/1.35%
5 Years	1.48%/1.50%	1.59%/1.60%

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

¹In effect for Piggy Bank, Kirby Kangaroo, and Saver's Sweepstakes 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 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:

Thanksgiving Day
Christmas Day
New Year's Day

Thursday, November 22, 2018
Tuesday, December 25, 2018
Tuesday, January 1, 2019



Serving Sentry Associates and Their Family Members Since 1935.



Web: www.sentrycu.org
Phone: 715-346-6534/877-368-7928
Email: scu@sentrycu.org
Address: 1800 North Point Drive
Stevens Point, WI 54481



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