

Are You Ready to Buy a Home?

It may be hard to believe, but the homebuying season is just around the corner.

Let Sentry Credit Union help you open the door to homeownership. We offer low closing costs and competitive, fixed rates; financing is available in most states.

Take advantage of the second Annual Homebuyers' Seminar at Sentry Theater on February 18, 2019, at 6:00 PM. Registration is required, so if you are interested, please contact us at **715-346-6534**.

If you can't attend our seminar, find more information on buying a home at www.sentrycu.org. Select the "Calculators/Education" drop-down menu, click "Anytime Advisers" and select the "Home Buying Coach."



- IT'S A -
**MONEY
THING**[®]

- ➔ How is my credit score determined?
- ➔ What do I need to get a loan?
- ➔ What should I be doing now to prepare for retirement?

Get answers to these questions and more with Sentry Credit Union's "It's a Money Thing" video library!

Each month we upload a new video on the Sentry Credit Union YouTube channel. Make 2019 the year you improve your financial literacy and start making smarter money choices.

Go to YouTube, search for Sentry Credit Union and subscribe so you won't miss a thing! Our channel has "It's a Money Thing" videos and more.



Home Equity Line of Credit at 5.25% APR*

The Prime Rate is the index used by many lenders, including SCU, to set Home Equity Loan rates. Effective as of January 1, 2019, all new and existing Home Equity Line of Credit Loan Accounts at Sentry Credit Union will be at 5.25% APR.* The last rate change was September 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. This article was written for publication prior to a Federal Reserve meeting being held on December 18-19, 2018. Any rate changes announced at this meeting may affect the Prime Rate, which will also affect the Home Equity Loan rate. If that is the case, the rate listed above may be different.



INDEXED (VARIABLE) LOAN RATE CHANGES

Effective January 1, 2019

Loan Type: **Share Secured Loans**

Variable Rate APR*: **4.25%**

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 2019 was 2.50%. 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 4.25% variable rate = 36 monthly payments of \$88.91.

WIN BIG BY SAVING!

Enter our Saver's Sweepstakes for the chance to win cash prizes.

About the Saver's Sweepstakes:

Saver's Sweepstakes is a new prize-linked savings account we offer to help our members save money and potentially win cash prizes. Drawings are held monthly, quarterly and annually, and the more you save, the more chances you have to win!

How to Participate:

1. Work with us to open your Saver's Sweepstakes account.
2. Earn one entry for every \$25 increase in month-over-month account balance (limit six entries per month).

Learn more at www.sentrycu.org or call us at 715-346-6534 or toll free 877-368-7928.



Presented by **SCU**
Sentry Credit Union



Notice of Changes for Saver's Sweepstakes Account

Effective January 1, 2019, Saver's Sweepstakes will be open to residents of Illinois, as well as those who reside in Wisconsin or Minnesota. The Saver's Sweepstakes Account Agreement you signed is amended as follows, with the new language underlined:

PARTICIPATION ELIGIBILITY

The primary account holder must be a resident of Wisconsin, Minnesota or Illinois at the time of account opening and continue to be a resident of one of those states. The primary account holder agrees to notify the Credit Union if he/she transfers residency outside those states, at which time he/she will become ineligible to participate in Saver's Sweepstakes and the Credit Union will close the account. See Sentry Credit Union for additional eligibility requirements, terms, conditions and official rules.

ACCOUNT CLOSURE

At the Credit Union's option and subject to any applicable state or federal laws, we may close your Saver's Sweepstakes account and pay out the funds in the account at any time without imposing an early withdrawal penalty when the primary account holder transfers residency outside the state of Wisconsin, Minnesota or Illinois; is determined to be legally incompetent by a court; is denied services by the Credit Union for any reason; is expelled from Credit Union membership; is found by the Credit Union to be in violation of the Saver's Sweepstakes Account Agreement or the Credit Union's membership or account ownership agreement; or for any other reason.

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
2020, 2019, 2018	2.49%	2.99%	Up to 36 Months
2020, 2019, 2018	3.49%	3.99%	From 37 to 60 Months
2020, 2019, 2018	3.99%	4.49%	From 61 to 72 Months
2017, 2016, 2015	3.99%	4.49%	Up to 60 Months
2013 and Older	4.49%	4.99%	\$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, 2019, 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

4.49% 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

*APR = Annual Percentage Rate.

**New, Untitled 2020, 2019, 2018 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	4.49%	72 Months	\$317.39	\$312.81
\$15,000	3.99%	60 Months	\$276.18	\$272.80
\$15,000	3.99%	48 Months	\$338.62	\$335.27
\$15,000	4.99%	48 Months	\$259.99	\$341.97
\$10,000	4.99%	42 Months	\$259.10	\$257.73
\$5,000	4.99%	36 Months	\$149.83	\$148.71
\$2,500	4.99%	24 Months	\$109.67	\$109.11

JOIN US FOR THE 84TH ANNUAL SCU MEMBERSHIP MEETING

Plan to attend the Annual Membership Meeting of your Sentry Credit Union. At the meeting, we will review the 2018 financial results, 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, three-year terms to be voted on. Current Board Members in these positions are Mike Bilbrey, Joe Mangal and Jim Zwicker. More information about the election for Board positions will be made available in early 2019. 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).

MEETING DETAILS

Date: Wednesday, April 17, 2019

Time: 4:00 PM

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

The Credit Union will close at 3:30 PM on Wednesday, April 17, 2019, for the Annual Meeting. Please plan ahead to avoid any inconvenience!



Savings & Investment Rates

Effective January 1, 2019

Account	Rate	APY*	Dividend Paid	Min. Balance
Share Savings	0.15%	0.15% ¹	Quarterly	\$5
Premium Plus Checking	0.15%	0.15%	Monthly	\$500
Security Money Market Account	0.40%	0.40%	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	0.50%/0.50%	0.60%/0.60%
12 Months	0.70%/0.70%	0.80%/0.80%
18 Months	0.80%/0.80%	0.90%/0.90%
24 Months	0.90%/0.90%	1.00%/1.00%
30 Months	1.00%/1.00%	1.10%/1.10%
3 Years	1.20%/1.20%	1.30%/1.30%
4 Years	1.44%/1.45%	1.54%/1.55%
5 Years	1.69%/1.70%	1.79%/1.80%

*APY=Annual Percentage Yield. **SMMA rate for week of December 31, 2018, through January 6, 2019.

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 listed above. 30-Month IRA Term Share Certificate: \$500 minimum deposit; APY is same as 30-Month Term Share Certificate 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 WILL BE CLOSED ON THE FOLLOWING HOLIDAYS:

Memorial Day	Monday, May 27, 2019
Independence Day	Thursday, July 4, 2019
Labor Day	Monday, September 2, 2019
Thanksgiving Day	Thursday, November 28, 2019
Christmas Day	Wednesday, December 25, 2019
New Year's Day	Wednesday, January 1, 2020



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



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