

STOP AND SMELL **THE SAVINGS**

Auto Loan Rates as Low as **2.99% APR¹**

Promotional Rates in Effect April 1, 2019

Whether you're already on the open road, or you're just starting the car-buying process, the journey is the most important part. Come to Sentry Credit Union for great rates on new and used autos or refinances of non-SCU auto loans! We're here to help you enjoy it, stress free, so you can savor every mile.

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
2020, 2019, 2018	2.99%	3.49%	Up to 72 Months
	For purchase or refinance of non-SCU auto loans.		
2020, 2019, 2018	3.49%	3.99%	73 to 84 Months
	New, untitled models - <i>purchase money only</i> .		
2017, 2016, 2015	3.79%	4.29%	Up to 60 Months
	For purchase or refinance of non-SCU auto loans.		
2014 and Older	4.29%	4.79%	\$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: 2.99% for 72 months = \$15.20 per \$1,000 financed. 3.49% for 84 months = \$13.44 per \$1,000 financed. 3.79% for 60 months = \$18.33 per \$1,000 financed. 4.29% for 60 months = \$18.56 per \$1,000 financed. For specific payment figures, please call the Credit Union.

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

Coming This Summer

New from SCU

You won't have to wait much longer – this summer, SCU will have a new website, new online banking and new mobile app! With a striking design, seamless and consistent user experience across devices, and intuitive site navigation, members' digital banking experience will be vastly improved.

But it doesn't stop there – our new online banking and mobile app will have upgraded security and provide brand-new features:

- A2A (Account to Account) transfers
- P2P (Person to Person) payments
- Picture Pay – Simply snap a picture of a bill, then pay it
- Desktop Remote Deposit – In addition to the mobile app, use your PC to make deposits.

Keep an eye out for more announcements! We will provide more information closer to the rollout of this new improved online experience.



The Future Is Yours!

Picture it! Save for it! Share it!

During the week of April 15 – April 19, Sentry Credit Union will be celebrating Youth Week. The theme of the event is “The future is yours... Picture it! Save for it! Share it!” Young members can share their vision of their financial future through pictures and better learn how to get there.

Stop by Sentry Credit Union April 15 – April 19 and get in on the action at our Youth Week events:

- SCU will deposit \$5 into a Youth Member's account (under age 18) when the Youth Member makes a deposit (only one deposit per account will qualify)
- Guessing Game – Money will be put in a jar, and the Youth Member who comes closest to guessing how much money is in the jar wins*
- Free coloring page*
- Any Youth Member can pick a prize*

Have your child bring in a picture sharing their own financial future; a prize will be awarded to the winner of each age class!

*The events above are for all visiting Youth Members of SCU under age 18. Only one entry allowed. Age classes: 6-8; 8-10; 10-13; 13+.



INDEXED (VARIABLE) LOAN RATE CHANGES

Effective April 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 APR adjustment. The Index for the period ending March 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.

YOUR SAVINGS CAN **WIN!**



Presented by **SCU**
Sentry Credit Union

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

Last February, Sentry Credit Union had a record number of winners of our Saver's Sweepstakes™ drawings! Eight winners received a total of \$650!

You can win big, too! Saver's Sweepstakes is a prize-linked savings account that rewards you for saving money by giving you chances to 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**.

*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, Illinois or Minnesota.



Savings & Investment Rates

Effective April 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	0.75%	0.75%	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%	2.48%/2.50%
30 Months	1.00%/1.00%	2.62%/2.65%
3 Years	1.20%/1.20%	2.72%/2.75%
4 Years	1.44%/1.45%	2.87%/2.90%
5 Years	1.69%/1.70%	2.97%/3.00%

*APY=Annual Percentage Yield. **SMMMA rate for week of April 1, 2019, through April 7, 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

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

SCU Sentry Credit Union

MINDFUL OF THE EVOLVING FINANCIAL INDUSTRY

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

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!



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