

BANKING MADE EASY

NEW Online and Mobile Banking
COMING JULY 17!



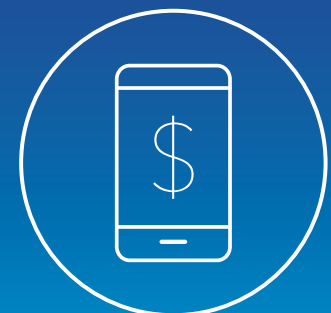
Bank *here, there and everywhere* with Sentry Credit Union's NEW online and mobile banking. With a striking new design, a seamless and consistent user experience across devices and intuitive site navigation, you'll be able to manage your accounts from your desktop, laptop, tablet or mobile phone.

Manage your accounts from any device. **Plus**, we've added several NEW services:

- ➔ **Picture Pay** – Pay bills using our traditional online banking bill payment services or use our NEW Picture Pay service available on our mobile app. Just snap a picture of the billing remittance and enter the payment amount to pay your bills – no need to enter biller or account information!
- ➔ **Desktop Deposit** – Use our existing mobile remote deposit service or use our NEW Desktop Deposit. Just scan and submit the check image electronically from your personal computer.
- ➔ **Account-to-Account Transfers** – Transfer money electronically between your SCU accounts and accounts at other financial institutions. Transfers are easy, secure, and protect your deposit or loan payments from getting lost or stolen in the mail.
- ➔ **Person-to-Person Payments** – Send money electronically from your SCU checking account to anyone with a cellphone number or email address. Pay your family, friends, the babysitter and more, no matter where they have an account. You can also request and receive payments from others.
- ➔ **Loan Payments** – Initiate a funds transfer from your checking account to make a payment on a loan at another financial institution, or initiate a transfer from an account at another financial institution to make your SCU loan payment.
- ➔ **Block a Lost or Stolen Debit Card** – With a quick tap of a button, you can block your SCU debit card from being used if it is lost or stolen. Unblock the card if you find it again.

COMING SOON – look for our easy-to-use guide and videos to help you learn all the new features!

Visit sentrycu.org to get started.



Home Equity Line of Credit at 5.50% APR*

The Prime Rate is the index used by many lenders, including SCU, to set Home Equity Loan rates. Effective as of July 1, 2019, all new and existing Home Equity Line of Credit Loan Accounts at Sentry Credit Union will be at 5.50% APR – annual percentage rate. The latest Prime Rate change was in December 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 June 18-19, 2019. Any rate changes announced at this meeting may affect the Prime Rate, which will also affect the home equity rate. If that is the case, the rate listed above may be different.

INDEXED (VARIABLE) LOAN RATE CHANGES

Effective July 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 June 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.

THERE'S A SHARED BRANCH NEAR YOU – WHEREVER YOU ARE!

Sentry Credit Union members have access to thousands of CO-OP® Shared Branch locations across the nation, where you can manage your accounts and conduct transactions just as you would at our office. It's part of our commitment to deliver convenient banking products to all members.

At each shared branch location, you'll be able to take care of your financial business including:

- Make deposits
- Make withdrawals
- Cash checks
- Transfer funds
- Access Visa® or Mastercard® funds



Plus, shared branching gives you easy access to your Sentry Credit Union accounts when you travel or move or after our office has closed, with many locations offering extended hours. There might even be a shared branch close to your office or home!

Finding a shared branch location is easy:

- Visit www.co-opsharedbranch.org to search or download locations to your GPS device
- Download the Shared Branch Locator app for your iPhone® or Android™ devices
- Call **1-888-SITE-CO-OP** (888-748-3266)
- Ask a teller
- Look for the CO-OP logo

MEMBERSHIP MEETING

On Wednesday, April 17, 2019, Sentry Credit Union (SCU) held its 84th Annual Membership Meeting. The meeting was held in the Sentry Theater at Sentry Home Office in Stevens Point, Wisconsin.

In the Annual Meeting Report, highlights of the 2018 financial results for SCU reflected solid asset growth, profitability, and an increase in net worth (reserves). Net worth of SCU stood at 15.7% at year-end 2018 – an indication of a very stable, healthy financial institution. Members were informed of a project for new internet banking and mobile banking services which will be rolled out to the members in July 2019. New services will include Picture Pay, Account to Account Transfer, and P2P – person to person payments.

Another highlight of the meeting was a presentation to Joe Mangal and Jim Zwicker for their 12 years of service to the SCU members. Both Joe and Jim were elected by the members to the SCU Board in 2007. Presenting a plaque of appreciation to Joe and Jim was James Nickerson, SCU Board Chair.



Board Members for 2019 include:

James Nickerson, Chair
Bruce Georgenson, Vice Chair
Mike Bilbrey, Treasurer
Harry Rice, Secretary
Lindsay Bernhagen
Brian Cychosz
Jack Edgerton, Emeritus Director
Dennis Gruetzmacher
Sue Kedrowski
Andrew Kruit

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 | 2.99% | 3.49% | Up to 36 Months |
| 2020, 2019, 2018 | 3.99% | 4.49% | From 37 to 60 Months |
| 2020, 2019, 2018 | 4.49% | 4.99% | From 61 to 72 Months |
| 2017, 2016, 2015 | 4.99% | 4.99% | Up to 60 Months |
| 2014 and Older | 4.99% | 5.49% | \$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 July 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

4.99% APR with PRD/Auto Pay or 5.49% APR

\$20,000 at 4.29% APR for 84 Months = \$282.63

\$20,000 at 4.79% APR for 84 Months = \$287.36

*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 | \$345.37 | \$341.97 |
| \$10,000 | 4.99% | 42 Months | \$259.99 | \$257.73 |
| \$5,000 | 4.99% | 36 Months | \$149.83 | \$148.71 |
| \$2,500 | 4.99% | 24 Months | \$109.67 | \$109.11 |

Save - and Win!

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

In the first nine drawings since SCU started this program, members have won \$2,400! Get started today!



Presented by **SCU**
Sentry Credit Union

Savings & Investment Rates

Effective July 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. **SMMA rate for week of July 1, 2019, through July 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
dedicated TO CULTIVATING TRUST and building LOYALTY THROUGH EXCEPTIONAL SERVICE
MINDFUL OF THE EVOLVING FINANCIAL INDUSTRY



SCU WILL BE CLOSED ON THE FOLLOWING HOLIDAYS:

Independence Day
Labor Day
Thanksgiving Day
Christmas Day
New Year's Day

Thursday, July 4, 2019
Monday, September 2, 2019
Thursday, November 28, 2019
Wednesday, December 25, 2019
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: 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