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## ICU Day

For more than 7 decades, Credit Unions around the world have united to celebrate the Credit Union Movement with the enormous difference that is made through it in the financial lives of our members. This celebration takes place each year on the third Thursday of October. This year, that day is Thursday, October 17, 2024. We invite our members to join in on the celebration of the Credit Union difference with the theme of "One World Through Cooperative Finance." This theme speaks to how Credit Unions still bring people together in cooperation to improve each other's financial well-being. "People Helping People" so members are able to save with a good return and borrow at a fair rate. In honor of this special day, Sentry Credit Union invites our members to stop by the branch for a sweet treat.

Right now millions of people worldwide choose Credit Unions for our "people first" philosophy, which drives us to constantly improve the financial lives of our members. What makes Credit Unions unique is our 7 cooperative principles that guide us in service. These principles are:

1. Voluntary and Open Membership – all individuals who fall within a Credit Union's charter and who are willing to accept the responsibilities of membership are free to join a Credit Union.
2. Democratic Member Control – One member, one vote. Each member, regardless of their financial status, has an equal say in the direction of their Credit Union. The Credit Union is governed by a volunteer board of directors elected by the members.
3. Member Economic Participation – Members are both owners and customers of the Credit Union. They contribute to and democratically control the capital of the cooperative.
4. Autonomy and Independence –The Credit Union is a self-reliant organization controlled by our member-owners, not outside stockholders.
5. Education, Training, and Information – The Credit Union prioritizes financial education and training for our members.
6. Cooperation Among Cooperatives – The Credit Union collaborates with other cooperatives at local, regional, national, and international levels to better serve all members and strengthen the movement.
7. Concern for Community – While focusing on member needs, the Credit Union also works towards the development of our communities.

These principles, rooted in the philosophy of cooperation, guide our Credit Unions in the mission to help our members live their best financial lives.

## Start Saving for Next Year with a Christmas Club Account

As the saying goes, "The best time to start saving for the future is now." With this year's holiday season upon us, now is the time to start saving for next year. Make the 2025 holiday season stress-free and extra merry by opening a Christmas Club account with Sentry Credit Union today.

The Christmas Club makes saving easy by letting you make regular deposits all year. Set these deposits up on automatic transfer for ease of savings, and they stay tucked away in your club account, earning dividends until October 1st, when they automatically transfer to the account of your choosing. Start today so that when next December rolls around your gift spending is in the bag.



## Teach Your Child Smart Saving Habits!

The earlier you start to teach your child the value of saving, the easier it will be for them to save responsibly for life. At Sentry Credit Union, we empower young savers through our specialized Youth Savings Account, designed to instill smart saving habits right from the start.

Opening a Youth Savings Account with SCU is more than just about saving money — it's about empowering your child with lifelong financial skills. Whether they're saving for a new toy, planning for college, or simply learning the basics of money management, SCU's Youth Savings Account helps them take those important first steps.

Start Today to help your child build a secure financial future with SCU's Youth Savings Account by visiting [sentrycu.org/youth](https://sentrycu.org/youth).





## Debt Protection - Your safeguard against the unexpected

Do everything you can to take care of the ones you love.

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which may cancel your loan balance or payments up to the contract maximums in case of:

- **Involuntary unemployment** - a covered job loss occurs
- **Disability** - a covered disability occurs due to illness or injury
- **Death** - protected borrower passes away

Take a step toward financial security. Ask us about Debt Protection today.

**Please contact your loan representative or refer to the contract for a full explanation of the terms. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.**

*Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the contract for a full explanation of the terms. You will receive the contract before you are required to pay for Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid. TruStage™ is the marketing name for TruStage Financial Group, Inc. its subsidiaries and affiliates.*

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### Things to know about Debt Protection:



**It's easy**  
Simple to apply  
and takes effect  
immediately.



**It's budget-friendly**  
Comfortably fits  
into your monthly  
payment.



**It puts you at ease**  
Rest easy,  
knowing you're  
taken care of in  
so many problem  
situations.

### Connect with SCU

Stay in the loop about Sentry Credit Union with the latest updates, news, and tips!

**Search for "Sentry Credit Union" to find us on these social media platforms:**







## SCUBY's Favorite Treat

This summer, SCUBY went on a vacation to see his cousin, BUCSY, who lives in Australia. He knew he needed to earn some extra money to buy souvenirs while on his vacation. He thought deeply about what he could do to earn that money. Finally, he remembered an excellent recipe that his grandmother taught him to bake. From all of his practice, SCUBY is an excellent baker; he knew this recipe would sell out fast. He decided that he had to make Grandma SCUDAMORE'S scrumptious doggy treats. SCUBY enjoys this recipe so much that he wants to share it with you.

### Grandma SCUDAMORE'S Scrumptious Doggy Treats

Makes 30 large bones

#### Ingredients

- 2 cups of whole-wheat flour
- 1 Tablespoon Baking Powder
- 1 cup natural peanut butter
- 1 cup skim milk

#### Instructions

1. Have an adult assist you.
2. Preheat the oven to 375 degrees.
3. In a bowl, combine flour and baking powder. In another bowl, mix peanut butter and milk.
4. Add wet ingredients to the dry ingredients and mix well.
5. Turn out the dough on a lightly floured surface and knead.
6. Roll out dough to ¼ inch thick and cut out shapes. SCUBY uses a bone shaped treat cutter, but you can use any shape you wish.
7. Place on a greased baking sheet and bake for 20 minutes or until lightly brown.
8. Cool on a rack.
9. Serve.

SCUBY hopes you enjoy using his grandma's recipe. Feel free to send him a picture of the treats you bake to [SCUBY@sentrycu.org](mailto:SCUBY@sentrycu.org).



## Important Dates in the Future

|                                       |   |
|---------------------------------------|---|
| <b>International Credit Union Day</b> | Thursday, October 17, 2024<br>(open, stop by for a treat) |
| <b>Thanksgiving</b>                   | Thursday, November 28, 2024<br>(closed all day)           |
| <b>Christmas Eve</b>                  | Tuesday, December 24, 2024<br>(open 8 AM to noon)         |
| <b>Christmas Day</b>                  | Wednesday, December 25, 2024<br>(closed all day)          |

*In instances where we are closed, we will reopen for regular business hours the following weekday.*

## ASSOCIATE SPOTLIGHT

### Tim Barthel

President

Started June 2021



#### What do you enjoy most about your role at SCU?

I love that I get to wear a lot of hats. Some days, I am working on reports; some days, I am working on marketing; and some days, I am out at Sentry Offices providing financial education on the SCU Roadshow. No two days are ever the same, and working with our team makes serving our members a joy!

#### Where is your favorite place to travel to?

Early in our marriage, my wife and I lived in Idaho. We were a short 2 ½ hour drive from the west gate of Yellowstone National Park and visited the park as often as we could. There are so many things to do and see that we still have only visited a portion of the park.

#### What is a secret talent or something that would surprise people about you?

I enjoy building things out of wood. From large (a couple of playgrounds for my kids) to small (a yard dice game), I like to make useful and fun projects. One of my favorite projects was converting a dining room table I inherited from my grandparents to a coffee table that lives in our front living room.

#### What advice would you share with members looking to live their best financial life?

Build consistency with the way you save and spend your money. It takes at least 90 days to build a smart money habit. Take the time to start small. We all go off track with our money, and being consistent in getting yourself back on track is what will make you successful with your money habits. Moving in the right direction is more important than arriving. This is true financially and in life.

## The SCU 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.