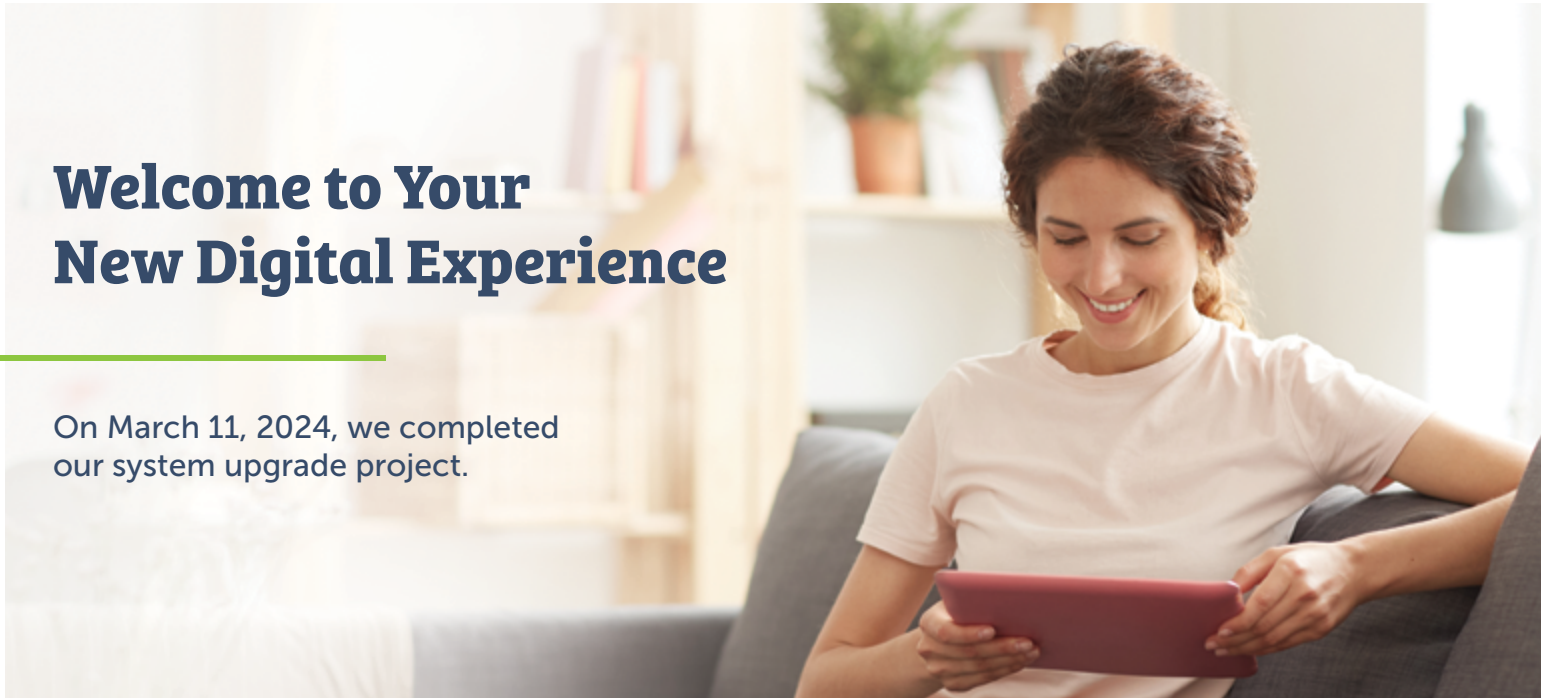


Welcome to Your New Digital Experience

On March 11, 2024, we completed our system upgrade project.



Save The Date

2024 Annual Meeting
April 17, 2024 | 4:30 pm
Sentry Theater & Live Stream

What's Inside

New First Time Homebuyers Program

SCU Customizes Mortgage Solutions to the Borrower

Save On Your Next Auto Loan

New Digital Banking App

Youth Corner

Associate Spotlight

This project has been in the works for well over a year. Our dedicated team has put in countless hours to prepare our new system for launch.

This new system will ensure our technology is ready to serve you, our members, well into the future. With this system upgrade we will be replacing a system that was installed in 1998. That system had seen many additions and enhancements over its 26 plus years of service and finally reached its end of life.

With the new upgraded system, you will experience a more robust and user-friendly online banking experience, simplifying your financial management. You will have at your fingertips a new simpler way to pay bills. Additionally, this will prepare SCU to provide cutting-edge technologies as they become available, empowering you to lead your best financial life with the tools and services you need.

As always, we are here to answer any questions you have and help you with access to our services. Give us a call at (715) 346-6534 or email us at scu@sentrycu.org.



Please be sure to visit sentrycu.org/system-upgrade to view helpful information about the upgraded system.



New First Time Homebuyers Program

For individuals looking at homes in Wisconsin, SCU has extended our partners.

SCU now works with the Wisconsin Housing and Economic Development Authority (WHEDA) to offer affordable home financing programs for first-time homebuyers in Wisconsin. If you are a first-time homebuyer with a moderate income or credit score that is less than perfect, WHEDA offers a little or no down payment mortgage program that may fit your needs.*

The advantages of a WHEDA loan are:

- The flexible guidelines from WHEDA will allow individuals with lower credit scores an opportunity to qualify. Individuals that may have been turned down for a conventional loan from either Fannie Mae or Freddie Mac will usually find that their scores are high enough to qualify for WHEDA.
- WHEDA only requires the buyer to pay 3% of the home's selling price as a down payment. Some home buyers may qualify for down payment assistance which allows the home buyer to take out a loan to cover the amount for the down payment.
- The main objective of the WHEDA mortgage program is to provide a way for people with moderate income to qualify for a home loan.

If you are a first-time homebuyer with a moderate income or lower credit score and are looking for a program with little or no down payment, contact Sentry Credit Union for a low-cost financing potential. Give us a call at (715) 346-6534 or email us at mortgagelending@sentrycu.org.

** Income limitations and maximum loan amount restrictions apply. WHEDA rules limit the annual income allowed by borrowers, based on the number of people that will live in the home with the borrower. WHEDA loans are only available to people buying a home within the boundaries of Wisconsin. Minimum credit score is 620.*

Sentry Credit Union Customizes our Mortgage Solutions to the Borrower



At SCU we know that each member who submits a loan applicant has unique needs and financial opportunities. That is why we take the extra time to analyze each application individually.

Recently we helped a member move a house to land they had purchased. Most lenders would have stopped the conversation before the application was even taken for that situation. We look for solutions when requests do not fit nicely into the cookie-cutter world of mortgage lending.

If you have an unusual request, contact one of our creative Mortgage Lenders to see what Sentry Credit Union can offer.

Give us a call at (715) 346-6534 or email us at mortgagelending@sentrycu.org.



Spring is Around the Corner, Save on Your Next Auto Loan at SCU

With spring right around the corner SCU has the auto loan to ensure you get the best deal with your new vehicle purchase.

Whether it is a brand new vehicle or new to you, the Loan Officers at SCU take the time to look at your entire life picture to set you up with the loan that fits into your budget. A vehicle loan from SCU could help you to:

- Save money with a competitive interest rate.
- Balance your monthly payments with a flexible term.
- Shorten the time it takes you to be debt free with biweekly loan payments.
- Simplify your vehicle buying process with a solid preapproval.

To learn more, visit our website at sentrycu.org/vehicle-loans or call the Credit Union at (715) 346-6534 and ask to speak with Consumer Lending.

All loans subject to underwriting and credit approval. All posted Annual Percentage Rates (APR) for loans subject to change without notice.



New Digital Banking App

Along with our system upgrade comes a brand new digital banking app. Be sure to visit sentrycu.org/digital-app to download our new digital banking app. The SCU digital banking app is available for both Apple and Android Devices.

At SCU we know that access to your account is important. Wherever you are or with whatever devices you choose to use, the SCU digital banking app gives you full access to manage your money.

With the SCU digital app you will have full access to:

- View your Balances
- Transfer Funds
- Schedule Recurring Payments
- So much more...

Remember to delete your old SCU app and download the new SCU digital app by visiting sentrycu.org/digital-app.

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:





Coins in the Couch

Since he was a little pup, SCUBY has always been interested in collecting coins. When he attended pup school, he learned from his teacher that his hobby is called being a Numismatist (noo-miz-muh-tuhst). SCUBY is always looking under couch cushions and sniffing here and there to find new and interesting coins. He once found a 1794 silver dollar when he was digging for bones in the park.

SCUBY got into collection coins when his mom taught him a fun rain day activity one summer. Here is what his mom had him do:

- First, he scavenged around the house to collect different types of coins.
- Then his mom gave him a sheet of white paper and told him to put the coins under the paper.
- Next, she gave him a bunch of different colored crayons and told him to gently rub the tip of the crayon over the coin until the coin design appeared on the paper.
- He used different colors of crayons for different coins he found.
- His mom encouraged him to fill the sheet with different coins and to try and make a design.
- After the sheet was filled, he placed the coins next to the coin impression on the sheet to match them up.
- Finally, his mom helped him write the name of each coin and its value next to each coin impression on the sheet.

SCUBY had so much fun that day that he has been a numismatist ever since. When SCUBY has enough coins saved up in his piggy bank he always brings them into the Credit Union to have them counted in the coin machine and deposited into his SCU account.

To learn more about smart savings and try out some of SCUBY's fun activities visit sentrycu.org/youth.



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.

ASSOCIATE SPOTLIGHT

Ryan Hackman

Mortgage Loan Officer

Started July 2023



What do you enjoy most about your role at SCU?

I enjoy being able to work with individuals to find the best mortgage product that suits their needs, while having the ability to be creative to make things work. Being able to help our members realize their home ownership dreams and making the process as easy as possible is a great part of my role at SCU. I love being their resource to help them understand the entire process and make it worry free.

Where is your favorite place to travel to?

I do not travel much. My favorite trip was a vacation in Jamaica. One part of the vacation that made it so enjoyable was the relaxed environment and the philosophy of Jamaica: "Do not worry about a thing!"

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

I am related to a movie star, Gene Hackman. He is a third cousin on my dad's side. Hoosiers is one of my all-time favorite movies. (I'm still waiting to meet him.)

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

One of the best pieces of advice I received was to not worry about having everything figured out, because you never will. The best thing you can do is make progress, no matter how slow. Moving in the right direction is more important than arriving. This is true financially and in life.

SCU is closed on the following holidays:

Memorial Day	Monday, May 27, 2024
Independence Day	Thursday, July 4, 2024
Labor Day	Monday, September 2, 2024
Thanksgiving	Thursday, November 28, 2024
Christmas Eve	Tuesday, December 24, 2024 (open 8 AM to noon)
Christmas Day	Wednesday, December 25, 2024

In all instances, we will reopen for regular business hours the following weekday.