

SENTINEL FEDERAL CREDIT UNION

# Newsletter

JANUARY 2020

## News & Notes

### Large cash withdrawals notice

We reserve the right to require seven business days advance notice for cash withdrawals over \$5,000. This may be necessary to ensure availability of cash for all members.

### Remember to keep your account active

To avoid a Dormant Maintenance Fee, remember to keep your account active. How do you keep your account active? Simply use our products and services.

For example, use your Debit Card at millions of locations worldwide and online, for everything from picking up lunch, to paying bills, to getting cash at an ATM. The choice, and the convenience, is yours.



Get a 4.99% Promo APR\*  
**FOR THE LIFE  
OF THE BALANCE**  
on Balance Transfers made  
between Jan. 1 - March 31, 2020



No Balance Transfer Fees! No Annual Fee!  
**Transfer your credit card balances today!**

\*APR = Annual Percentage Rate. Balance transfers promotional rate of 4.99% for the life of the balance, on transfers made between 1/1/20 and 3/31/20. The standard APR for balance transfers will be applied to new balance transfers made after 3/31/20. The standard APR for balance transfers is 15.00% to 18.00%, based on your creditworthiness. Balance transfers are subject to approval and cardholder is responsible for making payments on your other card until balance transfer transactions are completed. There is no grace period on your balance transfers. If you take advantage of this balance transfer offer, you will be charged interest on purchases. To avoid interest on new purchases after you transfer a balance, you must pay all balances on your account, including any balances you transfer under this offer, in full by the first payment due date. Federal credit card regulations require us to apply any payments made to higher interest rate balances first. Credit union membership is required to obtain a credit union loan. Other conditions, restrictions and credit approval apply. Offer does not apply to refinancing existing SFCU loans. Extra Awards points are not earned on balance transfers. There are costs associated with the use of the card. Contact the Credit Union to request specific information about the costs at 888-923-1400 or PO Box 700, Box Elder, SD 57719. SFCU is an Equal Opportunity Lender and federally insured by NCUA.

# ENTER *for a chance* TO WIN

ENROLL IN E-STATEMENTS  
FOR A CHANCE TO WIN A  
**YETI COOLER & 30oz TUMBLERS**



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

**It's Me 247**

One (1) Prize Winner will be selected on or about March 5, 2020 by a random drawing from all qualified entries received by a participating credit union between January 1, 2020 and February 28, 2020. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.



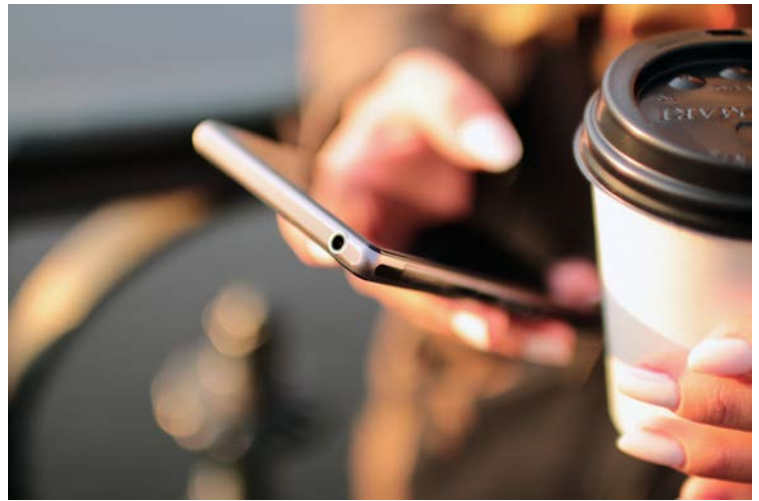
# Financial Education SCHOLARSHIP

Sentinel Federal Credit Union is excited to announce that four \$500 financial education scholarships will be awarded to students who are attending or planning to attend an accredited college, university or technical institute in the Fall of this year.

**APPLICATION:**  
Available at  
[sentinelfcu.org](http://sentinelfcu.org)

**DEADLINE:**  
March 15th

To be eligible for a scholarship, you must have a Sentinel Federal Credit Union account established in your own name for at least six months prior to March 15th of this year. Your account must be active and in good standing.



## Manage Your Cards With Our Mobile Banking App

Did you forget your Debit Card at the coffee shop? No problem! With our Mobile Banking App, you can temporarily lock your card and then unlock it once you locate it. It's that easy.

Download our Mobile App from the App Store or on Google Play. Then, simply login to our app and select "Manage My Cards" in the More Menu.

You can see your recent activity and temporarily lock and unlock your Sentinel Federal Debit Card and Credit Card at any time.



*Thank you Sentinel Team! Going to the bank is never a dreaded errand. From the simplest transaction to more complex inquiries Sentinel has helped with it all. I've had pennies in my account and I've had thousands and regardless Sentinel has treated me like a million dollar customer and helped me through it all making my finances easy to manage in person and online! My kids even have junior accounts there.*

- Candi T.

**Thank you, Candi T., for the recent 5-star Google review! We appreciate the kudos!**

**Support us with your reviews on Google and Facebook. Not only does your feedback help us as a Credit Union, but it also helps other potential members. It only takes a couple minutes to leave a review, and our team would greatly appreciate it.**

## 2020 Holiday Schedule

In observance of the holidays, we will be closed on the dates below:

New Year's Day – Wed., January 1  
Martin Luther King, Jr. Day – Mon., January 20  
Presidents' Day – Mon., February 17  
Memorial Day – Mon., May 25  
Independence Day – Sat., July 4  
Labor Day – Mon., September 7  
Columbus Day – Mon., October 12  
Veterans Day – Wed., November 11  
Thanksgiving Day – Thurs., November 26  
Christmas Day – Fri., December 25



605.923.1405 • 888.923.1400 • [sentinelfcu.org](http://sentinelfcu.org)

Sentinel Federal Credit Union is an  
Equal Housing Lender and Federally Insured by NCUA.