



65th Annual Membership Meeting

Join our Virtual Meeting or our In-Person Meeting at our Triple Crown Branch

**MON., NOV. 16, 2020
5 PM – 6 PM**

In-Person seating limited to 15 attendees. Facemasks and social distancing are encouraged.

Visit sentinelfcu.org to register or call 605-923-1405 by Nov. 9.

Branch Updates

We continue to monitor the spread of COVID-19 in our communities. We will continue to keep you updated with any temporary lobby closures. For the latest news, please visit our website at sentinelfcu.org and our Mobile App and follow us on our page on Facebook and Instagram.

Refinance Your Home Loan With Us

Now is a great time to take advantage of lower interest rates and refinance your home loan. Refinancing can help you save hundreds of dollars every month or thousands of dollars over time.

Reasons to refinance:

- Lower your interest rate
- Reduce your monthly payment
- Shorten the term of your home loan



Welcome our new Mortgage Loan Officer, Jerry Armstrong!

Contact our new Mortgage Loan Officer, Jerry Armstrong, at 605-923-1405 or 888-923-1400 today! We are an equal housing lender and federally insured by NCUA.

Important Reminder

Don't forget to update your IRA Beneficiary Designation! If you've had a major life change like a marriage, the birth or adoption of a child, a divorce, or the death of a beneficiary, please contact us by Dec. 31, 2020, to update your named beneficiary for your IRA.

Have you designated beneficiaries for your Sentinel Federal Credit Union accounts? Please contact us to verify the information is up-to-date.

ENTER for a chance TO WIN

**ENROLL IN BILL PAY FOR A CHANCE
TO WIN A DYSON VACUUM**



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 December 5, 2020 by a random drawing from all qualified entries received by a participating credit union between October 1, 2020 and November 30, 2020. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.

Custer



Box Elder



Rapid City



Sentinel Staff Gives Back

To help our neighbors in our surrounding communities, our generous staff made donations to local food pantries and resource centers. Each of our five communities received \$250 worth of donations courtesy of our staff's Casual-For-A-Cause jeans day fundraisers. Way to go Team Sentinel!

Winner



Box Elder



Hill City



You may receive a letter from our auditors soon

Every year our auditors, Ketel Thorstenson, randomly send letters to a few of our members that have a loan or share account with us to verify the information we have on file is correct.

Rest assured your information is safe and if you receive a letter, please carefully review the information and if you find a discrepancy, please follow the instructions in the letter. If you have questions, please contact us.

Celebrating International Credit Union Day

On Oct. 15, 2020, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 72nd anniversary and this year's theme is "Inspiring Hope for a Global Community."



Throughout the COVID-19 crisis, credit unions around the globe have continued to provide a high level of service to their members and demonstrated a generosity to their local communities that has set them apart from other financial institutions. We are truly inspiring hope for a global credit union community. ICU Day 2020 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.