

# SENTINEL FEDERAL CREDIT UNION NEWSLETTER

JANUARY 2021



## Get a 4.99% Promo APR\* **FOR THE LIFE OF THE BALANCE** on Balance Transfers made between Jan. 1 - March 31, 2021

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 1/1/21 and 3/31/21. The standard APR for balance transfers will be applied to new balance transfers made after 3/31/21. 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.

## Mobile Check Deposit Reminder

When using Mobile Check Deposit to remotely deposit a check, please remember to endorse the back of the check **“For Mobile Deposit Only at Sentinel FCU”** with your signature.

It's easy to deposit checks anytime with our Mobile Banking App. Download from the App Store and on Google Play.







## Refinance Your Home Loan With Sentinel Federal

Now is a great time to take advantage of low interest rates, whether you are looking to purchase a new home, build a home or refinance your current home loan.

Taking advantage of current interest rates could help you save hundreds of dollars every month or thousands of dollars over the term of your loan.

### Reasons to refinance:

- Lower your interest rate
- Reduce your monthly payment
- Shorten the term on your current home loan
- Pay-off credit cards/other debt
- Make improvements to your current home

No better time than today to get started on saving for the future! Contact our Mortgage Loan Officer, Jerry Armstrong, at 605-923-1405 or 888-923-1400.

## Safe Deposit Box Fees

As a reminder, the safe deposit box annual rental fees will be deducted by January 15th. If you have questions, contact us at 605-923-1405.

## 2021 Holiday Schedule

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

New Year's Day – Fri., Jan. 1  
Martin Luther King, Jr. Day – Mon., Jan. 18  
Presidents' Day – Mon., Feb. 15  
Memorial Day – Mon., May 31  
Independence Day Observed – Mon., July 5  
Labor Day – Mon., Sept. 6  
Columbus Day – Mon., Oct. 11  
Veterans Day – Thurs., Nov. 11  
Thanksgiving Day – Thurs., Nov. 25  
Christmas Day – Sat., Dec. 25



## Financial Education Scholarships Available

We are 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 2021.

Applications available at [sentinelfcu.org](https://www.sentinelfcu.org).  
Deadline is March 15, 2021.