

# 2011 Annual Report



*Serving the community for 56 years!*

## Mission Statement

*The mission of Sentinel Federal Credit Union is to maintain integrity and protect the financial future of its member owners.*

*You can feel secure knowing Sentinel Federal Credit Union is here for you every step of the way. From financing your new car, to finding the right mortgage, to saving for your family, Sentinel Federal knows how to look out for your financial future.*



Nancy Ellwein,  
President

## Board of Directors



Ben Treadwell,  
Chairman  
(Term 2011)



Doug Dlugosz,  
1st Vice Chairman  
(Term 2012)



James Ramp,  
2nd Vice Chairman  
(Term 2012)



Bruce Curington,  
Treasurer/Secretary  
(Term 2011)

## Chairman's Report

For 56 years, Sentinel Federal Credit Union has been committed to helping you reach your financial goals. That commitment expanded over the last year as we continued to improve and enhance our products and services to better serve your needs.

Some of those enhancements include the following:

- Your debit card transactions are now available in real time. This means most transactions are immediately reflected in your available balance.
- We enhanced It's Me 247 Online Banking so you can keep in touch with your Credit Union and your accounts any time, from any place life takes you.
- You can also take care of your finances on the go from your mobile device with It's Me 247 Mobile Web Banking.
- You can access your online bill pay account with a single logon from It's Me 247 Online Banking. There is no additional sign on or password to remember – just click the "Pay My Bills" icon from It's Me 247.
- If you're thinking about buying, building, or refinancing a home, we offer competitive rates and lower fees for a variety of mortgage loans including FHA, VA and South Dakota Housing Loans.
- We've joined with a dedicated team of insurance professionals to bring you the MEMBERS® Auto and Homeowners Insurance Program.
- With a Prime Saver Account you will earn our highest rate without locking funds in for a specific term. Now this high yield saving account is available to all of our members.

As we celebrate 56 years of excellence, you can feel secure knowing that Sentinel Federal Credit Union continues to remain safe, secure, and financially strong.

- We have more reserves and capital than we are required to have.
- Our delinquencies and losses remain far below the industry norms.
- We steered clear of the subprime mess and we're still lending responsibly.
- The Board of Directors, the Supervisory Committee, the staff, and you have all worked together to improve and grow our Credit Union.

We thank you and value your membership and we renew our commitment to you, your family and your business.

Ben Treadwell  
Board Chairman



Mary Stein,  
Director  
(Term 2012)



John Terry,  
Director  
(Term 2011)



Pamela Werdel,  
Director  
(Term 2011)

## Supervisory Committee Report

The Supervisory Committee of Sentinel Federal Credit Union represents the interest of the membership as the “watchdog” of the Credit Union. It is responsible for maintaining oversight of the Credit Union’s management and financial records to ensure that the Credit Union’s financial condition is fairly represented. The areas of responsibility range from ensuring an annual audit is performed by an outside, independent accounting firm; reviewing internal controls to ensure all members receive fair, accurate and honest service; and investigating all membership complaints.

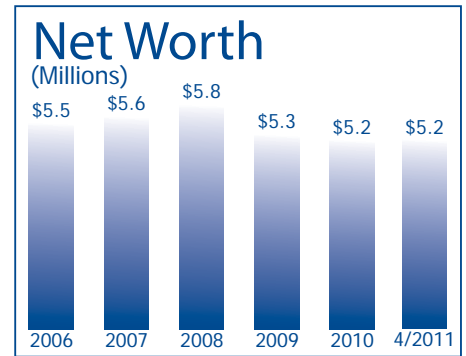
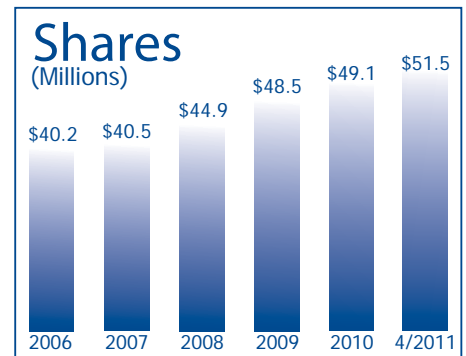
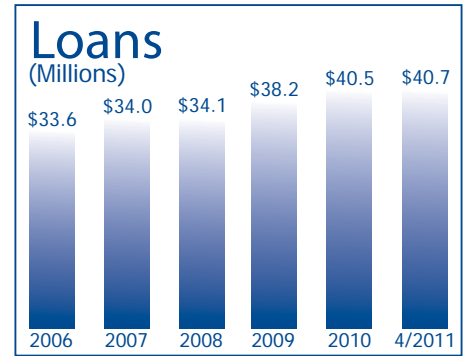
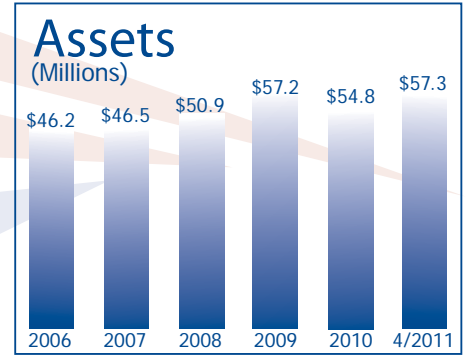
Over the past year the Credit Union implemented a new computer management system to help improve operations and service to its members. In order to ensure the Credit Union properly maintained records accountability, quarterly reviews were performed by a local CPA firm emphasizing functions that were affected by the conversion. Results of these reviews shows the management and staff have done a very good job of keeping up with changes and utilizing new management report functions available from the new system. Also, during the past year the National Credit Union Association examined the Credit Unions policies and procedures for compliance with applicable Federal and State laws. In addition the Supervisory Committee administered the required annual audit to ensure your Credit Union continues to operate in accordance with industry standards. This audit reports on financial stability and general operating performance as well as the presence of suitable internal controls. Ketel Thorstenson conducted this year ending September 30, 2009.

As we conclude this year’s activities, your Supervisory Committee is confident that Sentinel Federal Credit Union is firmly established in sound financial practices and its management and staff is focused on your needs as valued members. Our priorities for the coming year are to continue to provide a high level of support to you and the Board of Directors.

We want to commend our management and staff for continuing to provide professional and courteous service in meeting our members’ needs. It is a privilege to represent the general membership of Sentinel Federal Credit Union. The committee always welcomes your suggestions and observations. Direct correspondence may be submitted to the Supervisory Committee at P.O. Box 700, Box Elder, SD 57719.

### Supervisory Committee Members

Ervin Alspaw  
Arnold Ganje  
John Tunnissen  
Elizabeth Kutz





## OFFICE HOURS

### Main Office on Ellsworth AFB

Lobby: Mon - Fri 9 am - 5 pm

### Haines Branch

Lobby: Mon - Fri 9 am - 5 pm

Drive-Up: Mon - Fri 7:30 am - 5:30 pm

Drive-Up: Sat 9 am - Noon

### Triple Crown Branch

Lobby: Mon - Fri 9 am - 5 pm

Drive-Up: Mon - Fri 9 am - 5:30 pm

Drive-Up: Sat 9 am - Noon

### Winner Branch

Lobby: Mon - Fri 8:30 am - 3:30 pm

Drive-Up: Mon - Fri 8:00 am - 3:30 pm

## ATM LOCATIONS

No surcharge to our members with your Sentinel Federal ATM or Debit Card.

Drive-up ATMs:

- Ellsworth AFB BX Parking Lot
- 208 Frontage Road, Box Elder
- Haines Branch Parking Lot
- Triple Crown Branch

Walk-up ATMs:

- Shoppette on Ellsworth AFB

## CONTACT INFORMATION

PO Box 700 • Box Elder SD 57719  
 605-923-1405 • 888-923-1400  
 Phone Banking: 866-923-1448  
 DSN-675-6303 • Fax 605-923-3960  
 www.sentinelfcu.org

### Rapid City Branches

1430 N Haines Ave, Suite 101  
 Rapid City SD 57701  
 605-923-1405 • Fax 605-348-8047

4011 Triple Crown Drive  
 Rapid City SD 57701  
 605-923-1405 • Fax 605-342-2055

### Winner Branch

757 W 2nd St (PO Box 87)  
 Winner SD 57580  
 605-842-3581 • Fax 605-842-1370



## Products & Services

### Checking Accounts

Basic Checking  
 Business Checking  
 Bonus Checking  
 Prime Checking (55+)  
 Rebuilder Checking

### Savings & Investments

Regular Savings  
 Business Savings  
 Share Certificates  
 IRA Share Savings  
 Super Saver/Money Market  
 Christmas Saver  
 Dream Saver  
 Prime Saver

### Debit & Credit Cards

Personal Debit Card  
 Visa Classic Credit Card  
 Visa Reloadable Debit Card  
 Visa Secured Credit Card  
 Bonus Points Program

### Loans

Auto Loans (new & used)  
 Recreational Vehicles  
 Mobile Home Loans  
 Mortgage Loans  
 Constructions Loans  
 Personal Line of Credit  
 Signature Loans  
 Home Equity Loans  
 Home Equity Line of Credit  
 Agriculture Loans

### Online Services

Online Bill Pay  
 Online Banking  
 Online Applications  
 Check Reordering  
 E-Statements

### Additional Services

Phone Banking (24/7)  
 Full Service Call Center  
 ATMs  
 Overdraft Protection  
 Direct Deposit  
 Payroll Deduction  
 Safe Deposit Boxes  
 Coin Counting  
 Notary Service  
 Savings Bonds  
 Night Deposit  
 Visa Gift Cards  
 Money Orders & Cashiers Checks  
 Wire Transfers  
 Credit Disability Insurance  
 AD&D Insurance  
 Credit Life Insurance  
 GAP Insurance  
 Mechanical Repair Coverage

## Staff

### Main Office:

Amber Cook, Service Associate  
 Bridgett Nelson, Financial Services Rep  
 Cindy Herdt,  
     Service Associate Team Leader  
 Connie Marrs, Service Associate  
 Donna Little, Call Center Rep  
 Ed Grebe, Accounting Supervisor  
 Heather Palmer, Collections Specialist  
 Jane Carlson, VP of Financial Services  
 Katelyn Palmer,  
     Service Associate Team Leader  
 Lana Brethauer, Service Associate  
 Lindsey Moore, Service Associate  
 Lisa Bell, Financial Services Rep  
 Marsha Ford,  
     Branch Operations Manager/  
     Accounting Coordinator  
 Maureen Burfiend, Call Center Rep  
 Melisa Waterman,  
     Service Associate Team Leader  
 Melissa Max, Loan Coordinator  
 Nancy Ellwein, President  
 Samantha Savageau,  
     Service Associate Team Leader  
 Tammy Hamer, Call Center Supervisor  
 Tina Pehringer, Collection Specialist  
 Toni Weber,  
     VP of Administration & Operations  
 Tonya Berner,  
     Service Associate Team Leader  
 Trisha Bortz, Service Associate

### Haines Branch:

Chris Kinder, Loan Underwriter  
 Jennifer Armstrong,  
     Financial Services Officer  
 Matt Gluhosky, VP of Lending  
 Trudi Paulsen, Financial Services Rep

### Triple Crown Branch:

Brianna Denning,  
     Financial Services Rep  
 Catherine Moran, Marketing Specialist  
 Dawn Vetter, Network Administrator  
 Laurel Marshall, Executive Administrator  
 Lindsey Moore,  
     Mortgage Loan Processor  
 Pat Wahl, Mortgage Loan Officer  
 Roxanne Stephens,  
     Financial Services Officer

### Winner Branch:

Deanne Wranek, Financial Services Rep  
 Lisa Hauf, Ag Loan Manager  
 Lori Sealey,  
     Service Associate Team Leader