

## Shop Smart & Save ... With our Low Rate Visa Credit Card!

Our Visa Classic Credit Card comes with these money saving features:

- ✓ Variable rate **as low as 9.99% APR\***
- ✓ No annual fee
- ✓ 28 day grace period on purchases
- ✓ No minimum finance charge
- ✓ Earns ScoreCard Reward Points for every net purchase you make
- ✓ Payments can be made at any credit union office or automatically deducted from your savings or checking account each month
- ✓ Protection from unauthorized charges and lost and stolen card charges at no additional cost

**Apply at any branch or online at [sentinelfcu.org](http://sentinelfcu.org).**

\*APR = Annual Percentage Rate. Your actual rate and term may vary, depending upon your credit history and other factors. Other conditions, restrictions and credit approval apply.

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## Annual Notice Regarding Non-Visa PIN-less Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Accel/Exchange Network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

## Melt Away Your Worries with a Low Rate Holiday Loan

Don't let holiday expenses get you down. Let us melt away your worries with a low-rate Holiday Loan! Get a loan up to \$2,500 as low as 6.00% APR for up to 24 months.\* This special offer is available through January 31, 2010. Apply online or stop by any Sentinel Federal Credit Union branch.

\*APR = Annual Percentage Rate. Offer is valid through January 31, 2010. Minimum loan amount is \$1,000. Maximum loan amount is \$2,500. Offer is subject to change or end without notice. Your actual rate and term may vary, depending upon your credit history and other factors. Other conditions, restrictions and credit approval apply. Offer does not apply to refinancing existing SFCU loans. Contact us for complete details.



**It's Me 247**  
Online Banking

If you haven't tried It's Me 247 Online Banking yet, now's the perfect time. With It's Me 247 Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you, for free!  
**Plus your transactions post in real time!**

To log in to It's Me 247 Online Banking, go to [sentinelfcu.org](http://sentinelfcu.org) and click on the It's Me 247 Online Banking log in button.

### Tips for First-Time Users

The first time you log in to your accounts in It's Me 247 Online Banking, you'll need to enter your account number and temporary password. Your temporary password is the last four digits of your Social Security number. You'll be required to change that to a permanent password in order to finish logging in the first time.

## Privacy Notice

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

### Information We Collect And Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Sentinel Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Our goal is to provide you with the best financial products and services available. Our commitment is to protect your privacy in all situations.

### OFFICE HOURS

#### Main Office on Ellsworth AFB

Lobby Hours: Mon - Fri 9 am - 5 pm

#### Haines Branch

Lobby Hours: 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 Hours: Mon - Fri 9 am - 5 pm  
Drive-Up: Mon - Fri 9 am - 5:30 pm  
Drive-Up: Sat 9 am - Noon

#### Winner Branch

Lobby Hours: 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: 923-1448 or 866-923-1448  
DSN-675-6303 • Fax 605-923-3960  
www.sentinelFCU.org

#### Haines Branch

1430 N Haines Ave, Suite 101  
Rapid City SD 57701

#### Triple Crown Branch

4011 Triple Crown Drive  
Rapid City SD 57701

#### Winner Branch

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

