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Financial Snapshot

(ALL NUMBERS AS OF 5/31/13)

MEMBERS.....22,951
 ASSETS.....\$187,734,265.02
 LOANS.....\$114,580,083.18

Baby Boomers

GUNNAR HERT
 BLAIR IVERSON
 KENZY RICHARDSON
 MAKENNA DAVIES
 LIANA SCOTT
 MICHAEL LEHMANN
 BRIGGS HANDZUS

Open your free
 SOCU checking today &
 get a free box of checks!

Second Quarter Dividends Declared

The following rates were paid this quarter
April 1, 2013 thru June 30, 2013

REGULAR SHARE ACCOUNTS - TIER RATE{S}	
\$4.99 or less	0.00%
\$5.00 to \$999.99	0.25%
\$1,000.00 to \$9,999.99	0.25%
\$10,000.00 and over	0.25%
IRA SHARE ACCOUNTS.....	0.35%
CHRISTMAS CLUBS	0.35%
VACATION CLUBS	0.35%
E-Z SAVERS ACCOUNTS	0.25%



Flying is so
much better
free!



Did you know 22,500 VISA Scorecard Reward
Points lands you a free airline ticket?

THIS SUMMER OUR
 VISA RATES ARE
 SIZZLIN'!

2.99%^{APR*}

VISA BALANCE TRANSFERS
 PLUS GET 1,000 SCORECARD REWARD POINTS
 WHEN YOU OPEN A
 VISA PLATINUM CARD!

All Visas subject to credit approval. 2.99% APR
is effective for 12 months from the date of the transfer. Any unpaid balance
will revert to the current purchase rate. Offer ends December 31, 2013.

Socu

120 E. NORTHPOINT DR. PHONE: (815) 673-5577
912 N. SHABBONA ST. PHONE: (815) 673-1589

COMMON CENTS - JULY 2013

610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437
124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730

BUS TRIPS



Chicago Disaster! Tour of Downtown Chicago

Sunday, September, 15, 2013

\$40 per person

Join SOCU on the Chicago Disaster! 90 minute walking tour and discover how human folly and regrettable timing led to Chicago's greatest disasters and alternately, it's greatest victories.

This tour involves a lot of walking, and we will move quickly up and down escalators and stairs and through the city streets. Following the tour, enjoy Navy Pier at your leisure from 1-4pm.

Chicago White Sox vs. New York Yankees

Tuesday, August 6, 2013

Sold out, call to be added to the waiting list.

DIRECT DEPOSIT NOTICE

Attention all account owners with Direct Deposit from any Federal Government entity (Social Security, IRS, Civil Service, etc.). The federal government requires all federal direct deposit payments to be deposited into an account owned by the rightful payee. If a government payment is made payable to an individual it can be deposited into an individual account OR into a joint account as long as the payee is named as a joint owner. If a government payment is titled in any other way (payable to more than one individual or to an individual as Rep Payee), the account must be titled similarly in order to accept the payment. If you are working with any federal government payer, please call SOCU to verify the funds can be deposited to the account before you provide an account number. SOCU can work with you to structure your accounts properly to receive your federal government deposits. If you are currently receiving payments into an account that is not titled correctly, SOCU will be contacting you. Direct deposits authorized to go to an account that does not bear the name of the rightful payee will be returned without notice.



SOCU AWARDS SCHOLARSHIPS

SOCU Scholarship recipients for 2013 were randomly drawn at the May Board of Directors meeting. Nine names were chosen from a pool of eligible applicants submitted to the credit union and a total of \$3,750 was awarded.

RECEIVING \$500 SCHOLARSHIPS WERE:

Dan Snedden, Carli Grieff, Nicole Huffman, Ty McCormick, Adam Sauers & Stephanie Sphar

RECEIVING \$250 SCHOLARSHIPS WERE:

Austin Nuding, Tyler Berta & Isaias Macias

Congratulations again to all the scholarship recipients and good luck! Applications for 2014 scholarships will be available in the SOCU lobbies and online at www.socu.org in January 2014.

Don't Tax my Credit Union!

Congress is considering possible legislation to reform the U.S. tax code. If this happens, all tax exemptions, including the credit union tax status, could be gone. We must ensure our voice is heard on Capitol Hill, and that there is no doubt in Congress that a tax on credit unions is a tax on 96 million Americans, and therefore unthinkable. SOCU is urging you to visit www.DontTaxMyCreditUnion.org and click on the "Take Action" link to register to contact your Member of Congress.

NEWS CORNER

Each year, all financial institutions are REQUIRED to remit "unclaimed property" to the State of Illinois (or member's last known state of residency). SOCU accounts that have not had activity for 5 years or more by June 30, 2013 ("dormant account") will be charged a \$25 dormant account fee. In October 2013, if no transactions have been done to activate the account, the balance of these dormant accounts will be remitted to the State Treasurer for safekeeping. If you have any accounts that you have not used for some time, please make a deposit or withdrawal to your account by October 1st to ensure your account is not closed and remitted to the State Treasurer. Any account remitted to the State of Illinois can be claimed from the State of Illinois by any account owner or a claim can be made by an heir. Visit icash.illinois.gov to search by name. You or your family may have cash or property waiting to be claimed!



CHICKS, CARS AND CUPCAKES

"Ladies only" are invited to Chicks, Cars and Cupcakes on Saturday, July 27th. Choose either Star Ford in Streator 10-noon or Bill Walsh in Streator from 1-3 p.m. This free event for the ladies will feature several tips and pointers for car care and upkeep, plus more! Enjoy all of this information while sipping coffee or punch and snacking on gourmet cupcakes! Seating is limited, so reserve your spot today by calling 815-673-5577.