

# DIRECT DEPOSIT YOUR TAXES

SEND THAT TAX REFUND TO SOCU!

Have your 2015 income tax return direct deposited into your SOCU account. You can also E-File with Turbo Tax on the web. Visit [www.socu.org](http://www.socu.org) to file online through Turbo Tax. It's Fast & Easy!

**Reminder:** 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.



**SOCU'S ROUTING NUMBER: 271989688**

## FINANCIAL SNAPSHOT

SOCU'S FINANCIAL INFORMATION!

ALL NUMBERS AS OF 11/30/15

MEMBERS: 26,227  
ASSETS: \$201,048,629.09  
LOANS: \$144,341,179.88

### FOURTH QUARTER DIVIDENDS

DIVIDENDS DECLARED FOR 4TH QUARTER 2015!

The following rates were paid this quarter  
October 1, 2015 thru December 31, 2015

#### REGULAR SHARE ACCOUNTS

\$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%
YOUTH SAVERS CLUBS.....	0.35%
E-Z SAVERS ACCOUNTS.....	0.25%

### BABY BOOMERS

OUR NEWEST MEMBERS!

- ELAINA ISABELL LEAL
- BRAYDIN R RHYNES
- ADALYNN LANKFORD
- SOPHIE ROSE ROGERS
- LUISREAL LONGORIA-MORENO
- KALENA MARIE HARDEE
- DONALD WJ SOSA JR
- LIAM TUTOKY
- BREANNE MARIE WIPFLER
- SARA ELIZABETH WIPFLER
- ZERRINA I FLORES
- RYUK SHANE KESTNER
- JAMISON CARTER HOOD
- JACELYN J WACHOWSKI
- WYATT BANE RAMSEYER

# A NEW SOCU

COMING SOON!



STREATOR OWENS BRANCH

SOCU AND LA MACCHIA GROUP LLC ARE HAPPY TO ANNOUNCE THAT THE AREA'S LEADING CREDIT UNION PLANS TO ADD ON 6,000 SQUARE FEET TO THE EXISTING OWENS BRANCH LOCATED AT 912 N. SHABBONA ST.

"WE ARE VERY EXCITED THAT SOCU WILL BE EXPANDING OUR FOOTPRINT ACROSS THE STREET FROM WHERE WE STARTED," CEO KATHY LUCAS SAID. "IN ADDITION TO HAVING OUR OPERATIONS CENTER, WE WILL BE WIDENING DRIVE THRU LANES AND ADDING A MUCH SOUGHT AFTER ATM TO THE OWENS BRANCH. CONSTRUCTION WILL BEGIN IN THE SPRING OF 2016, WITH AN ANTICIPATED COMPLETION DATE OF EARLY 2017. SERVICES WILL CONTINUE AS NORMAL DURING THE BUILD, WITH THE EXCEPTION OF A BRIEF STINT OF THE DRIVE THRU BEING CLOSED AS IT'S REBUILT."

### Socu

120 E. NORTHPOINT DR. PHONE: (815) 673-5577  
912 N. SHABBONA ST. PHONE: (815) 673-1589  
FEDERALLY INSURED BY THE NCUA

### COMMON CENTS - JANUARY 2016

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



# 77TH ANNUAL MEETING AND ELECTION

SOCU's 77th Annual Meeting and Election is on Wednesday, January 27, 2016 at the Knights of Columbus in Streator. The meeting will begin at 6:00 p.m. with punch and cookies to follow – call 815-673-5577 to RSVP.

The following members will be seeking board election: Cherie Grennan, Don Luckey, Tony Miles & Jill C. Newbold.



## 2016 TASTE OF THE TOWN

The Tenth Annual Taste of the Town is being held on Wednesday, March 16, 2016. The event will benefit The March of Dimes, Dusty Roads, Streator Ramp Builders and Streator YMCA. Come enjoy a night filled with fine dining from area restaurants and a silent and live auction. Limited tickets available at all branches for \$25 ea. general admission or \$75 ea. VIP admission.



## SCHOLARSHIPS AVAILABLE

Up to \$500 free money – quick easy application – no essays required. Stop in any branch or go to [socu.org/scholarship](http://socu.org/scholarship) for your application. Application must be postmarked by April 1, 2016.



## 0% APR FOR 12 MONTHS OR 4.99% APR FOR 60 MONTHS ON VISA BALANCE TRANSFERS

\*ALL VISAS SUBJECT TO CREDIT APPROVAL. 0% IS FIXED FOR 12 MONTHS AND 4.99% IS FIXED FOR 60 MONTHS FROM DATE OF TRANSFER; ANY UNPAID BALANCE WILL REVERT BACK TO THE CURRENT PURCHASE RATE. RATES ARE OF 1/1/16 ARE AS FOLLOWS: PLATINUM EDGE 13.9% APR; PLATINUM PERKS 10.9% APR. LIMITED TIME OFFER.



## 1% CASH BACK REFINANCE SPECIAL

WHEN YOU REFINANCE YOUR VEHICLE TO SOCU WE WILL GIVE YOU 1% CASH BACK ON THE REFINANCE AMOUNT.\*

\*All loans subject to credit approval. Rate will vary based on credit and value. Offer is available on refinances from other institutions only. 1% of the payoff amount from the other financial institution will be paid directly to the member up to \$500.00 maximum. The new loan must be open for 60 days or the 1% cash back must be reimbursed to SOCU. Limited time offer.



apr  
**.25%  
OFF**

**.25% OFF YOUR VEHICLE PURCHASE OR REFINANCE WITH AN SOCU VISA. ENJOY A LOWER RATE AND THE PERKS OF AN SOCU VISA.\***

\*LIMITED TIME OFFER. EXCLUDES IN HOUSE REFINANCES.

**90 DAY NO PAY AVAILABLE ON VEHICLE PURCHASES ONLY!**

NOT ELIGIBLE FOR SKIP A PAY PROGRAM FOR 12 MONTHS AFTER 90 DAY NO PAY PROMOTION. LIMITED TIME OFFER.

**90 DAY  
NO PAY**

## Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

SOCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- Savings of up to 50% off other popular plans from Credit Union Auto Club
- Save up to \$15 on TurboTax federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

