

Brooklyn N Anderson
Daxton Branz
Charley Ann Louise Cassel
Lianna Marie Flores
Braelyn Rae Fritts
Dylan Jehle
Blaze Kolesar
Jayce Loudenback

BABY BOOMERS

Tyler Bradley Myers
Alexandria Isis Pedelty
Etzio C Pinney
Christopher P Riordan
Jake Ruiz
Zerek Jaxon Sibert
Hunter J Smith
Owen Micah Strief
Brady Paul Tertell
Amelia Mary Tinder
Jillian A Warwick
Bryson A Flores White

1st Quarter Dividends Declared

The following rates were paid this quarter
January 1, 2013 thru March 31, 2013

(APY - ANNUAL PERCENTAGE YIELD)

PRIME 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 AND OVER.....	0.25%
IRA SHARE ACCOUNTS.....	
CHRISTMAS CLUB.....	0.35%
VACATION CLUB.....	0.35%
E-Z SAVERS.....	0.25%
YOUTH SAVERS CLUB.....	0.35%

LOANS IN A



FLASH!

Upcoming Member Bus Trips
Cubs vs. Cards - May 8th *SOLD OUT*
Jumer's Gambling Trip - April 29 *SOLD OUT*
Sox vs. Yankees - August 6th \$55/person

Fee Updates (effective June 1, 2013)
NSF Draft - \$29
NSF ACH - \$29
Super Saver Overdraft - \$29
Overdraft Transfer Fee - \$5 (Max 3 Per Month)
Stop Payment - \$29
Debit/ATM Overdraft - \$29
*Courtesy Overdraft Protection increased to \$600!
(Effective June 1, 2013)

Send completed entries to any SOCU branch
by April 30th for a chance to win \$100 cash!

Do you have an auto loan with SOCU? Yes or No
If no, why not? _____

Do you have a Visa credit card with SOCU? Yes or No
If no, why not? _____

Do you have your mortgage with SOCU? Yes or No
If no, why not? _____

Name _____ Phone _____

Join SOCU for
**National Credit Union
Youth Week Celebrations**
April 21-27



Savings Sleuth - Solve the Mystery
BCU staff will also be presenting
at local grade schools and
host a scavenger hunt at SHS.

7th Annual Taste of the Town
Streator's 7th Annual Taste of the Town was
held March 6, 2013. SOCU again partnered with
US Foods, St. Mary's Hospital and Vactor to host
this sold out event and raised over \$36,000 for
Blessings in a Backpack, March of Dimes, Streator
Child Development Center and Streator Family
YMCA. Thank you to all that made the Taste a
huge success!

SOCU Service Awards

SOCU employees were recently recognized
for their years of service to SOCU. Five year
awards went to Michele Ohmes, Tonya
Olson, Jennifer Richardson and
Dana Stillwell. Fifteen year awards went to
Martha Bustamante and Kris Conner. If you
see any of these employees, be sure to
thank them for their service to SOCU!

MORTGAGE DEPT



\$400 Closing
Costs*

AUTO DEPT



Rates as low as
1.74% APR*

VISA DEPT



2.99% APR Visa
Balance Transfers*

WATCH FOR INFO ON
MAY'S FRESH START FRENZY!



Member Education

Join SOCU at the Knights of Columbus on Wednesday, May 22nd for a light lunch beginning at 11 a.m. followed by a presentation on Warning Signs of Alzheimer's presented by Dr. Ralwani and Sue Pavlick, FNP of the HSHS Medical Group. Also remember to stick around after the presentation for some Bingo! This event is free to members and a guest, however, space is limited and reservations are required, so call SOCU Northpoint to reserve your spot today.

*All loans subject to credit approval. \$400 closing costs only good on mortgage refinances of \$25,000 or more from another financial institution. Auto loan rates may vary based on credit, term and value. Rates stated is an as low as rate based on 2010 and newer vehicle purchase with an SOCU credit card for up to 60 months. Visa balance transfer is 2.99% APR fixed for 12 months from the date of the transfer. Any unpaid balance will revert to the current purchase rate. Limited time offer. Federally insured by the NCUA. Equal Housing Lender.

SOCU

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

COMMON CENTS - APRIL 2013

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

FACTS**WHAT DOES STREATOR ONIZED CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Payment history
- Account balances and Income
- Credit scores and Account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **member's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **member's** personal information; the reasons **Streator Onized Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Streator Onized CU Share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 800-595-2454 or go to www.streatoronized.org.

Who we are

Who is providing this notice?

SOCU means Streator Onized Credit Union

What we do

How does **SOCU** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **SOCU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit card

We also collect your information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *SOCU has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *SOCU does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *SOCU doesn't jointly market.*