



## BUS TRIPS

**A CHRISTMAS TO REMEMBER 11/08/15**  
\$65.00 OR 6,500 SCORECARD REWARD POINTS

**BEARS VS. RAMS IN ST. LOUIS 11/15/15**  
\$140.00 OR 14,000 SCORECARD REWARD POINTS

**DOWNTOWN CHICAGO SHOPPING 11/29/15**  
\$30.00 OR 3,000 SCORECARD REWARD POINTS

## SOCU UPCOMING EVENTS

LIVINGSTON COUNTY RELAY – SATURDAY, AUGUST 8TH  
PONTIAC THRESHERMANS PARADE – SUNDAY, SEPTEMBER 6TH  
DWIGHT HARVEST DAYS PARADE – SUNDAY, SEPTEMBER 20TH  
MORRIS CORNFEST PARADE - SUNDAY, SEPTEMBER 27TH



## SCHOLARSHIP WINNERS

SOCU Scholarship recipients for 2015 were randomly drawn by the scholarship committee. Nine names were chosen from a pool of eligible applicants submitted to the credit union and a total of \$4,250 was awarded.

### RECEIVING \$500 SCHOLARSHIPS

REESE RINALDI  
NICOLE KRISCHEL  
MELISSA NINK  
KYLE TEEGARDIN  
BRETT DUNLAP  
KASSIE ALDRIDGE  
TRAVIS SAUERS

### RECEIVING \$250 SCHOLARSHIPS

KRYSTAL MCCORMICK  
KATELYN BROZAK  
MADELYNN CRAFT



AWARDS BANQUET AT SHS

Congratulations again to all the scholarship recipients and good luck! Applications for 2016 scholarships will be available in the SOCU lobbies and online at [socu.org/scholarships](http://socu.org/scholarships) in August 2015.

# Christmas IN JULY

## SANTA SAYS SKIP YOUR PAYMENT!

ACT LIKE IT'S DECEMBER AND SKIP YOUR PAYMENT IN JULY OR AUGUST!



## SKIP PAY FORM

### BRING THIS FORM INTO ANY SOCU BRANCH

If your loan is paid via payroll deduction or other automatic deductions, the amount normally applied to your loan will be deposited into your primary savings account each pay period in the month that you are skipping. If you have any questions regarding this special offer, contact the SOCU Loan Department.

This offer is available on all loans that have been open for at least six months, which are in good standing, except: Mortgage, Home Equity, Checking Line of Credit, Troubled Debt Restructured Loans and No Hassle Loans. Loans originated with 90 - day first pay promotion are excluded for at least 12 - months from date of loan origination. You are not eligible for this promotion if you have already skipped your payment in 2015.

### I have:

- Enclosed a check in the amount of \$29.00\* per loan.
- Authorize a transfer from my savings in the amount of \$29\* per loan.
- Authorize a transfer from my checking in the amount of \$29\* per loan.

**ACCOUNT NUMBER:** \_\_\_\_\_ **SFX:** \_\_\_\_\_

\_\_\_\_\_  
PRIMARY/CO-APPLICANT/CO-MAKER SIGNATURE

\_\_\_\_\_  
CURRENT PHONE NUMBER

\_\_\_\_\_  
CURRENT EMPLOYER

\_\_\_\_\_  
CURRENT EMAIL ADDRESS

### OFFICE ONLY:

\_\_\_\_\_  
CREDIT COMMITTEE SIGNATURE

\_\_\_\_\_  
CREDIT COMMITTEE SIGNATURE

\*All other terms and provisions of the original agreement are unchanged and remain in full effect. Interest will continue to accrue during the month you skip your payment. In some cases, based on the size of your balance, the interest which accrues may be greater than the amount of your next payment. It may take several months to begin to reduce your principle balance. Fees subject to change - refer to current fee schedule at time of execution.



## Socu

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

**COMMON CENTS - JULY 2015**  
610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437  
124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730



0%<sub>apr</sub> for 12 months!  
4.99%<sub>apr</sub> for 60 months!\*

WATCH FOR A MYSTERIOUS VISA PROMOTION  
COMING AT THE END OF THIS YEAR!



**GO GREEN** and sign up for eStatements today!  
SIGN UP IN JULY AND BE ENTERED TO WIN \$150!

Go to SOCU.org click Sign Up in the upper right hand corner of the website. Make sure the eStatement checkbox is checked and you are entered to win!

Already have estatements?

You will ALSO be entered to win \$150 in a separate drawing!



### Refer a Friend Get \$10

Stop into any SOCU branch and pick up a **New Member Referral Certificate**. Fill it out and when your friend becomes a member we give you \$10!

It couldn't be easier to make a few bucks and spread the love!



### Second Quarter Dividends Declared

The following rates were paid this quarter  
April 1, 2015 thru June 30, 2015

<b>REGULAR SHARE ACCOUNTS</b>	
\$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%
<b>IRA SHARE ACCOUNTS.....</b>	
	0.35%
<b>CHRISTMAS CLUBS.....</b>	
	0.35%
<b>VACATION CLUBS.....</b>	
	0.35%
<b>YOUTH SAVERS CLUBS.....</b>	
	0.35%
<b>E-Z SAVERS ACCOUNTS.....</b>	
	0.25%

### Baby Boomers



- WESLEY A LEMRISE
- CAMDEN MUSSARI
- HALYNN E IVERSON
- OWEN MICHAEL SCORBY
- HAILEY GRACE SCORBY
- LILYANN RAE PLACHNO
- LANDON MEINDERS
- ZADIE ROSE EPLIN
- CHARLEE HOLBERTON
- ELIZA RENKEN
- REESE HANDZUS
- PAISLEY BETKEN

### Financial Snapshot

(All numbers as of 5/31/15)

Members.....	25,744
Assets.....	\$201,834,474.53
Loans.....	\$138,776,853.58

# IT'S A WINNING SUMMER AT SOCU! WIN \$500

ALL MEMBERS WITH A CURRENT SOCU VEHICLE LOAN  
STILL HAVE 2 CHANCES LEFT TO WIN \$500 BETWEEN  
AUGUST AND SEPTEMBER!



## WIN \$2,500

FINANCE A VEHICLE  
WITH SOCU BETWEEN NOW AND  
SEPTEMBER AND BE ENTERED TO  
WIN THE GRAND PRIZE OF \$2,500!

Follow us on Facebook and Twitter!

# #christmasinjuly

### 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.

- Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- 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.



\*All Visas subject to credit approval. The 0% APR promotional rate will be in effect for 12 monthly billing cycles from the date of the transfer and 4.99% will be in effect for 60 monthly billing cycles. After that, any unpaid balance will revert to the current purchase rate. Offer good through December 31, 2015.