

CRA Public File



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**Written Public Comments on our CRA Performance in the Prior Two Years-
Streator Onized Credit Union**

2023 None Received
2024 None Received

Map of Assessment Area



Branch Hours of Operations

Northpoint Branch- Streator

Lobby Hours

Monday thru Friday
9:00am - 5:00pm
Saturday
9:00am - 3:00pm

Drive-Thru Hours

Monday thru Friday
7:30am - 6:00pm
Saturday
8:00am - 3:00pm

Owens Branch- Streator

Lobby Hours

Monday thru Friday
9:00am - 5:00pm

Drive-Thru Hours

Monday thru Thursday
7:30am - 5:00pm
Friday
7:30am - 6:00pm
Saturday
8:00am - Noon

Pontiac Branch

Lobby Hours

Monday thru Friday
9:00am - 5:00pm
Saturday
9:00am - 1:00pm

Drive-Thru Hours

Monday thru Thursday
7:30am - 5:30pm
Friday
7:30am - 6:00pm
Saturday
7:30am - 1:00pm

Dwight Branch

Lobby Hours

Monday thru Friday
9:00am - 5:00pm
Saturday
9:00am - 1:00pm

Drive-Thru Hours

No Drive-Thru Available

Morris Branch

Lobby Hours

Monday thru Friday
9:00am - 5:00pm
Saturday
9:00am - 1:00pm

Drive-Thru Hours

Monday thru Thursday
7:30am - 5:00pm
Friday
7:30am - 5:30pm
Saturday
8:00am - 1:00pm

Ottawa Branch

Lobby Hours

Monday thru Friday
9:00am - 5:00pm
Saturday
9:00am - 1:00pm

Drive-Thru Hours

Monday thru Thursday
7:30am - 5:00pm
Friday
7:30am - 5:30
Saturday
8:00am - 1:pm

Branch Locations

Northpoint Branch

120 E Northpoint
Streator, IL 61364
Phone: (800) 595-2454
Fax: (815) 673-5564

Owens Branch

912 N Shabbona St
Streator, IL 61364
Phone: (800) 595-2454
Fax: (815) 768-4998

Pontiac Branch

610 S Newport Rd
PO Box 596
Pontiac, IL 61764
Phone: (800) 595-2454
Fax: (815) 844-5285

Dwight Branch

1804 N Division St.
Morris, IL 60450
Phone: (800) 595-2454
Fax: (815) 768-4965

Ottawa Branch

721 Columbus St
Ottawa, IL 61350
Phone: (800) 595-2454
Fax: (815) 640-9550

Morris Branch

1804 N Division St.
Morris, IL 60450
Phone: (800) 595-2454
Fax: (815) 768-4965

Morris branch relocation –

1804 N Division Opened- 2024
Former Morris branch location-
1544 Creek Dr., Morris, IL 60450- closed
2024

ATM List by Location*

Name	Address	City
Owens Branch	912 N Shabbona St.	Streator
Northpoint Branch	120 E Northpoint Dr.	Streator
B & R South	1212 South Bloomington St.	Streator
B & R East	1123 N Otter Creek St.	Streator
Streator Community Credit Union	302 N. Park St.	Streator
Pat's Pour Liquor	115 Oak St.	Streator
Oakley Ave Klub	806 Oakley Ave.	Streator
OSF Healthcare	111 E Spring St.	Streator
Dwight Branch	107 E Chippewa St.	Dwight
Morris Branch	1804 N Division St.	Morris
Ottawa Branch	721 Columbus St.	Ottawa
Main Street Home	421 E. Stevenson Rd.	Ottawa
Pontiac Branch	610 S Newport Rd.	Pontiac

**In addition to the listed ATM's, SOCU members can take advantage of fee free ATM withdrawals by using the CO-OP network of ATMs.*

Products and Services*

**Products and services available at all locations*

Deposit Products

Early Start Checking
Everyday Checking
Fresh Start Checking
High Yield Checking
Senior Checking
Money Market Checking

Savings Products

Share Savings
Youth Savers Club
Youth Savers Share Certificate
IRA
IRA Share Certificates
Christmas Club
Youth Savers
Vacation Club
Special Savers Account

Lending Products

Fresh Start Loans
Vehicle Loans
Mortgage Loans
HELOC
Home Equity Fixed Rate Second Mortgage
RV/Boat Loans
Signature/Unsecured Loans
Motorcycle, Jet Ski, Snowmobile Loans
Full Share Pledge Loans

Fee Schedule

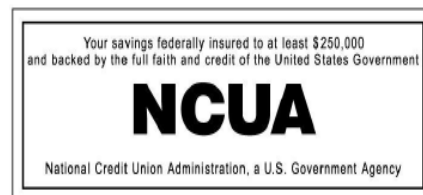
SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$2.00/Printout
Account Closure	\$1.00 if account closed within 120 days
Account Research	\$29.00/Hour and \$15.00 minimum charge
Automatic Transfer *	\$3.00/Transfer (does not apply to Fresh Start Checking)
Official Credit Union Check under \$1,000	\$3.00/Check
Dormant Account	\$29.00 after 3 years of no activity
Garnishment	\$29.00
Legal Process (tax levies, summons)	\$29.00
Money Order	\$2.00/Money Order
Reopening Account	\$29.00 if reopened within 4 months of closing date
Statement Copy	\$2.00/Copy
Citation	\$29.00/Occurrence
Photocopy Fee	\$0.10/item over 5 (no charge for medical items)
In Network Credit Union to Credit Union Transfer	\$10.00/transfer (Receiving Credit Union must be member of Alloya Corporate Federal Credit Union)
Photocopy of Cleared Check	\$2.00/check
Domestic Wire Transfer (outgoing)	\$29.00/wire
Stop Payment	\$29.00/item (if presented to clear)
Online ACH Funding/Consumer Credit/Consumer Debit card processing	\$10.00/transaction
Fax Service within the USA	\$0.50/page
Lamination Fee	\$1.00/item
IL License Plate Renewal Sticker Fee	\$4.00/sticker
Restriction or Closing Account (due to misuse)	\$29.00/Occurrence
Returned ACH Item (NSF)**	\$29.00/Item (each submission/resubmission) (does not apply to Fresh Start Checking)
Online Processing Fee Using a Commercial Debit Card	2.95% of transaction amount/transaction

CHECKING ACCOUNT FEES	
Returned Item (NSF) **	\$29.00/Item (each submission/resubmission) (does not apply to Fresh Start Checking)
ATM Overdraft ***	\$29.00/Item (does not apply to Fresh Start Checking)
One-time Debit Overdraft ***	\$29.00/Item (does not apply to Fresh Start Checking)
Overdraft ***	\$29.00/Item (does not apply to Fresh Start Checking)
Overdraft Protection ***	\$29.00/Item (does not apply to Fresh Start Checking)
EFT FEES	
ACH Overdraft ***	\$29.00/Item (does not apply to Fresh Start Checking)
Visa Card Replacement	\$10.00/Card
Foreign Transaction Fee (Currency Conversion)	1.00% of transaction amount
Debit Card Overdraft ***	\$29.00/Item (does not apply to Fresh Start Checking)
Returned ACH Item (NSF)**	\$29.00/Item (each submission/resubmission) (does not apply to Fresh Start Checking)
SPECIFIC ACCOUNT FEES	
Christmas Club - Early Closing Fee	\$29.00
Vacation Club - Early Closing Fee	\$29.00
Youth Savers Club - Early Closing Fee	\$29.00
Money Market - Minimum Balance Fee	\$10.00/Month (if balance is below the minimum)
Money Market - Excessive Withdrawal Fee	\$10.00/Item (over 3 withdrawals per month)
Money Market - Returned Item (NSF) **	\$29.00/Item (each submission/resubmission)
Fresh Start Checking - Monthly Fee	\$5.00/month (if minimum account qualifications not met)

* We will charge you a maximum of 5 fees per business day (per each savings or checking account) for automatic transfer. No fee on transfers if the item paid is \$3.00 or less.

** We will charge you a maximum of 5 fees per business day (per each savings or checking account) for NSF (nonsufficient funds/returned item).

*** We will charge you a maximum of 5 fees per business day (per each savings or checking account) for overdrawing your account. No fee on overdrafts if the item paid is \$3.00 or less.



Effective 2/24/25

0122727-03700-C-1-021325 (TISDM3 D37006)-e

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).