

SOCU'S ROUTING NUMBER: 271989688

DIRECT DEPOSIT YOUR TAX REFUND

HAVE YOUR 2014 INCOME TAXES DIRECT DEPOSITED INTO YOUR SOCU ACCOUNT. YOU CAN ALSO E-FILE WITH TURBO TAX ON THE WEB. VISIT 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.

I will become a mentor.
I will go back to school.
I will visit a nursing home.
I will run a marathon.
I will buy more at small businesses.
Because I Said I Would.

Because I said I would is a social movement and nonprofit organization dedicated to bettering humanity through the power of a promise. To encourage positive change and acts of kindness, SOCU will have "promise cards" for members to use to remember the importance of that promise! We will also include a weekly SOCU "because I said I would" idea on our website, facebook and in the newspaper. We encourage ALL members to join this great movement and share your promises!

Make your promise now!

because I said I would.

INTRODUCING

SOCU VISA CLASSIC IS NOW

VISA PLATINUM

EDGE

PERFECT FOR BUILDING CREDIT

AND

SOCU VISA PLATINUM IS NOW

VISA PLATINUM

Perks

REWARDS YOU FOR USAGE

TRANSFORM YOUR DEBT

0% APR VISA BALANCE TRANSFERS FIXED FOR 12 MONTHS.*

*All Visas subject to credit approval. Rate is fixed for 12 months from date of transfer. Any unpaid balance will revert back to the current purchase rate. Rates as of 1/1/14 are as follows: Platinum Edge 13.9% APR; Platinum Perks 10.9% APR. Offer ends 6/30/14.

Socu **COMMON CENTS - JANUARY 2014**
120 E. NORTHPOINT DR. PHONE: (815) 673-5577 610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437
912 N. SHABBONA ST. PHONE: (815) 673-1589 124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730

TEXT
SOCU
TO
36000

TO STAY UP TO DATE ON
ALL OF SOCU'S SPECIALS
AND PROMOTIONS!

SOCU NEWS UPDATE

Important Notice: All Streator loan officers are now at SOCU Northpoint Branch. There are no longer loan officers at the Owens Branch. This will allow the loan department to serve members in Streator in a quicker, more efficient manner.

**Notice of Fee Change:
Effective April 1, 2014**

SOCU will implement a Research Fee of \$25.00 per hour (\$12.50 minimum). This fee will be assessed for document retrieval or information and/or document preparation not easily obtained by simply providing copies of statements less than 2 years old. Estimate of fee will be disclosed before research is initiated.

Pancake Breakfast
February 9th 2014
7:30-10:30 a.m.
K of C Hall, Streator
Proceeds will benefit the vets in our area.

Save the Date

THE EIGHTH ANNUAL "TASTE OF THE TOWN" IS BEING HELD ON WEDNESDAY, MARCH 12, 2014. THIS EVENT, PUT ON BY SOCU, US FOODS, AND ST. MARY'S HOSPITAL WILL BENEFIT THE MARCH OF DIMES, STREATOR COMMUNITY CENTER, STREATOR FAMILY YMCA, AND STREATOR SUBSTANCE ABUSE PREVENTION COALITION. COME ENJOY A NIGHT FILLED WITH FINE DINING FROM AREA RESTAURANTS AND A SILENT AND LIVE AUCTION. TICKETS ARE \$25 EA. OR 2/\$40 AND AVAILABLE NOW AT SOCU-NORTHPOINT.

75th ANNUAL MEETING & ELECTION

SOCU's 75th Annual Meeting and Election is on Tuesday, January 28, 2014 at the Knights of Columbus in Streator. The meeting will begin at 6:00 p.m. and we will be serving punch and cookies. - call 815-673-5577 to RSVP. In leui of the dinner dance in January, we will hold our 75th Anniversary Celebration August 16th. *The following members will be seeking board election: Cherie Grennan, Don Luckey and Tony Miles.*

**Fourth Quarter Dividends Declared
Oct. 1 to Dec. 31**

\$4.99 or less.....	0.00%	0.00%
\$5.00 to \$999.99.....	0.25%	0.25%
\$1,000.00 to \$9,999.99.....	0.25%	0.25%
\$10,000.00 and over.....	0.25%	0.25%
IRA SHARE ACCOUNTS.....	0.35%	0.35%
CHRISTMAS CLUBS.....	0.35%	0.35%
VACATION CLUBS.....	0.35%	0.35%
E-Z SAVERS ACCOUNTS.....	0.25%	0.25%
YOUTH SAVERS CLUB.....	0.35%	0.35%

Scholarship Applications Available Now!

SOCU is awarding eight scholarships to college bound students for the 2014-2015 school year. The application is quick and simple-no essays required! Stop in any branch or go to www.socu.org/scholarship for your application. All applications are due April 1, 2014.

CUSTOM SOCU VISA DEBIT CARDS ARE HERE!

SOCU NOW OFFERS 15 CUSTOM DEBIT CARDS FOR YOUR CHECKING ACCOUNT. YOU CAN PICK OUT YOUR FAVORITE DESIGN WHEN YOU OPEN YOUR CHECKING ACCOUNT. IF YOU ALREADY HAVE A CHECKING, THE COST IS JUST \$5 TO GET A LITTLE BIT OF YOUR PERSONALITY IN YOUR WALLET UNLESS YOUR DEBIT CARD IS EXPIRING, THERE IS NO CHARGE.

FREE MEMBER EDUCATION & LUNCHEON WED., MARCH 26, 2014

Join fellow members for a free lunch, SOCU products & services fair, and entertainment by Denny Diamond & the Family Trio. The fun begins at 11 a.m. but space is limited and reservations are required. Due to the expense to put on this event, this is a member benefit and only members are allowed.

IT ONLY TAKES \$5 TO JOIN SOCU!

Financial Snapshot

All numbers as of 11/30/13
Members 23,249
Assets \$186,519,285.39
Loans \$117,096,827.01



**FOURTH QUARTER
BABY BOOMERS!**

Cash J Lucas
Christian M Lawton
Declin B Gaslineau
Carl D Hockenberry
Brooklynn M Graham
Boden G Decker
Levi William Petersen
McKenna Rae McDonald
Grayson E Arendt
Rebekah-Lynn Carole Langner
Maxwell Abram Thomas Hurt



motown

Join SOCU Sunday May 4, 2014 to see Motown the Musical at the Oriental Theatre. Cost is just \$120 per person OR if you are a SOCU Platinum Perks credit card holder, cash in 12,000 scorecard reward points for a seat! We will leave the Owens Branch (912 N. Shabbona St.) at 10 a.m. Performance starts at 2 p.m. All tickets must be purchased by March 1, 2014.

**Baseball
Trips are coming!**

We will be scheduling dates for Chicago Cubs and White Sox games soon. As soon as we secure tickets, we will post them for sale at all branches and online at www.socu.org

