

WE'VE GOT YOU COVERED!

Streator Onized Credit Union Skip-A-Payment Loan Program

Here's how it works...

1. Complete the form (Start here →).
2. Sign the form and return to SOCU with \$25.00 per payment skipped.
3. Only one skip-a-payment per year.
4. **SKIP YOUR PAYMENT!**

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 (6) months, which are in good standing, except: Mortgage, Home Equity, Checking Line of Credit, and No Hassle Loans.

It is mutually agreed that this constitutes an extension on:

Account #: _____

Suffix: _____

The payment skipped will be deferred and added to the end of the original term of this loan. I will resume my payment(s) after skipping the month requested below.

- OCTOBER NOVEMBER
 DECEMBER JANUARY

I have:

- ___ Enclosed a check in the amount of \$25.00 per loan.
___ Authorize a transfer from my savings in the amount of \$25 per loan.
___ Authorize a transfer from my checking in the amount of \$25 per loan.

Primary/Co-Applicant/Co-Maker Signature

Current Phone Number

Current Employer

Current Email Address

All other terms and provisions of the original loan 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 amount 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 principal balance.

Office Use Only:

Credit Committee Signature

Credit Committee Signature

Only one extension per calendar year may be granted with a minimum of six months from the date of the last ext. The loan cannot be more than 10 days past due.

Federally Insured by the NCUA.

THE HOLIDAYS ARE HERE

WITH RATES
AS LOW AS
1.24% APR*



**1% CASH REBATE
ON VEHICLE
REFINANCES
THROUGH
DECEMBER 31ST**

1% CASH BACK!

NOVEMBER 1-30

FRESH START FRENZY



**Refinance your current
No Hassle Loan and
add an additional
\$250.00 the entire
month of November!****

*All loans subject to credit approval. Maximum cash back is \$500. In-house refinances are not eligible for promotion. Rate stated is an as low as rate based on a 2010 or newer vehicle purchase with a SOCU Visa discount (.25%) and ScoreCard Rewards discount (.50%) for 60 months or less. **Current No Hassle Loan and account must be in good standing. Other restrictions may apply.

Socu

COMMON CENTS - OCTOBER 2013

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

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

HOLIDAY CLOSINGS:

COLUMBUS DAY
MONDAY, OCTOBER 14

CHRISTMAS DAY
WEDNESDAY, DECEMBER 25

VETERANS' DAY
MONDAY, NOVEMBER 11

NEW YEAR'S EVE
TUESDAY, DECEMBER 31
(CLOSE AT NOON)

THANKSGIVING DAY
THURSDAY, NOVEMBER 28

NEW YEAR'S DAY
WEDNESDAY, JANUARY 1

CHRISTMAS EVE
TUESDAY, DECEMBER 24
(CLOSE AT NOON)

DECEMBER YOUTH CERTIFICATE SPECIAL

 **2.5% APY** 

\$4,000.00 MAX ~ 12 MONTHS*

*APY IS ANNUAL PERCENTAGE YIELD. MINIMUM DEPOSIT AMOUNT IS \$500. MAXIMUM IS \$4,000. TO BE ELIGIBLE, THE MINOR MUST BE PRIMARY ON THE ACCOUNT AND 21 YEARS OF AGE OR YOUNGER. CERTIFICATE RENEWS FOR ONE YEAR. LIMIT ONE CERTIFICATE PER MEMBER. OFFER AVAILABLE DECEMBER 1-31, 2013 ONLY.

CELEBRATE INTERNATIONAL CREDIT UNION DAY WITH SOCU

TO CELEBRATE SOCU WILL BE HOSTING FREE SHRED DAYS FOR OUR MEMBERS AT THE FOLLOWING LOCATIONS AND TIMES: WEDNESDAY, OCTOBER 16TH 9-11 A.M. IN PONTIAC & 1-3 P.M. IN DWIGHT; AND THURSDAY, OCTOBER 17TH FROM 9 A.M. - NOON IN STREATOR. BRING YOUR OLD, SENSITIVE DOCUMENTS TO BE SHREDED ON-SITE FOR FREE!



Plus, OUR PRIZE PATROL WILL BE OUT SURPRISING MEMBERS IN OUR COMMUNITIES ON OCTOBER 17TH SO BE ON THE LOOKOUT AND BE READY TO SHOW YOU ARE A PROUD MEMBER OF SOCU!

BUS TRIPS

SUNDAY, NOVEMBER 24, 2013 CHICAGO BEARS VS. ST. LOUIS RAMS
COST IS \$150 PER PERSON. GAME IS IN ST. LOUIS AT THE EDWARD JONES DOME AND THE BUS WILL LEAVE AT 6:00 A.M. FROM THE OWENS BRANCH WITH STOPS IN DWIGHT AND PONTIAC IF NECESSARY.

SUNDAY, DECEMBER 1, 2013 DOWNTOWN CHICAGO SHOPPING
COST IS \$25 PER PERSON. THE BUS WILL LEAVE THE OWENS BRANCH AT 8:00 A.M. AND HEAD TO CHICAGO FOR A DAY OF SHOPPING, SIGHTSEEING OR WHATEVER YOU CHOOSE. THE BUS WILL DEPART FROM THE CITY AT 5:00 P.M.

****PLEASE NOTE**** MEMBERS WITH AN SOCU PLATINUM VISA CAN REDEEM 2,500 SCORECARD REWARD POINTS FOR A SEAT ON THE BUS.

SOCU MEMBER LUNCHEON "ALWAYS PATSY"

JOIN US FOR A FREE MEMBER LUNCHEON ON WEDNESDAY, NOVEMBER 13TH AT THE K OF C IN STREATOR. A LIGHT LUNCH WILL BE SERVED AT 11 A.M. FOLLOWED BY AN OVERVIEW OF SOME NEWER SERVICES AT SOCU. ENTERTAINMENT WILL FOLLOW WITH MARY PFEIFER PERFORMING AS "SIMPLY PATSY." MARY WILL TAKE MEMBERS DOWN MEMORY LANE AS SHE PERFORMS PATSY CLINE'S RECORDINGS THROUGH THE YEARS.

CALL 815-673-5577 TO RESERVE YOUR SPOT TODAY
SEATING IS LIMITED!



ANIMATED LIGHT SHOW WILL BE IN PONTIAC FOR 2013!

SOCU'S 4TH ANNUAL ANIMATED LIGHT SHOW WILL BE ON DISPLAY FOR THE PONTIAC COMMUNITY THIS HOLIDAY SEASON! FRIDAY, NOVEMBER 29TH, SOCU WILL LIGHT UP THE PONTIAC BRANCH AFTER PONTIAC'S LIGHTED PARADE. THE SHOW WILL RUN NIGHTLY THROUGH THE END OF THE YEAR FROM 5-10 P.M. AND BE STAFFED ON FRIDAY, SATURDAY AND SUNDAY'S. ALL DONATIONS WILL GO TO THE LIVINGSTON COUNTY FOOD PANTRY.

BABY BOOMERS

GABRYELLA M STITH
BRITTON GWEN RISLEY
STELLA ANDREE
MASON ROACH
SAMANTHA DAWSON SALINAS
DRAKE W MCDONALD
ALLEN ANTOLIK
KAMERON MICHEAL FERKO

ANNUAL ELECTION & MEETING — NO DINNER DANCE

QUALIFIED MEMBERS IN GOOD STANDING, WILLING TO VOLUNTEER, AND WHO WISH TO BE A CANDIDATE FOR THE SOCU BOARD OF DIRECTORS ELECTION ARE REQUESTED TO CONTACT SOCU FOR THE 2014 ELECTION BY DECEMBER 1ST, 2013. THE QUALIFIED CANDIDATES WILL BE PUBLISHED IN THE JANUARY 2014 NEWSLETTER. THE ELECTION WILL BE HELD IN CONJUNCTION WITH THE SOCU'S ANNUAL MEETING ON TUESDAY, JANUARY 28, 2014 AT THE K OF C.

SAVE THE DATE FOR SATURDAY, AUGUST 16, 2014 WHEN SOCU WILL HOST A 75TH ANNIVERSARY CELEBRATION FOR ALL MEMBERS OF ALL AGES. MARK IT ON YOUR CALENDARS AND STAY TUNED FOR MORE DETAILS AS THE ANNIVERSARY CELEBRATION GETS CLOSER.

Giving Back with your Visa Scorecard Rewards

THE SEASON OF GIVING IS UPON US AND WE ARE RAISING FUNDS FOR MAKE A WISH FOUNDATION THROUGH THE END OF 2014. IF YOU WOULD LIKE TO "GIVE BACK" TO THIS WONDERFUL CHARITY, YOU MAY DONATE 5,000 SCORECARD REWARD POINTS FOR A \$50 DONATION

NAME: _____ ACCT #: _____

SIGNATURE: _____ # OF POINTS TO REDEEM: _____



*MUST HAVE FORM SIGNED FOR POINTS TO BE REDEEMED. DONATION CAN ONLY BE GIVEN IF 5,000 POINTS ARE AVAILABLE ON SCORECARD REWARD PROGRAM. OFFER ENDS 12/31/13.

THIRD QUARTER DIVIDENDS DECLARED

THE FOLLOWING RATES WERE PAID THIS QUARTER
JULY 1, 2013 THRU SEPTEMBER 30, 2013.

REGULAR 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%
\$10,000.00 AND OVER	0.25%
IRA SHARE ACCOUNTS	0.35%
CHRISTMAS CLUBS	0.35%
VACATION CLUBS	0.35%
E-Z SAVERS ACCOUNTS	0.25%

FINANCIAL HIGHLIGHTS

AS OF 8/31/13	
MEMBERS	23,202
ASSETS	\$ 187,165,072.63
LOANS	\$ 116,101,657.03
LOAN DQ%	0.32%

SOCU MEMBERS SAVE BIG WITH THE SPRINT CREDIT UNION MEMBER DISCOUNT
TIRED OF PAYING TOO MUCH FOR YOUR CELL BILL? WE DON'T BLAME YOU. SO WE'RE HELPING YOU SAVE WITH THE SPRINT CREDIT UNION MEMBER DISCOUNT FROM INVEST IN AMERICA. AS A SOCU MEMBER, YOU CAN SAVE ON YOUR MONTHLY WIRELESS BILLS — PLUS HAVE YOUR ACTIVATION AND UPGRADE FEES WAIVED.

OUR MEMBERS CAN SAVE:

- 10% OFF*SELECT PERSONAL SPRINT PLANS
 - 15% OFF*SELECT BUSINESS SPRINT PLANS
 - WAIVED ACTIVATION FEE ON NEW ACTIVATIONS
 - WAIVED UPGRADE FEE
 - AVAILABLE TO NEW AND EXISTING SPRINT CUSTOMERS
- CONSIDER THE SPRINT CREDIT UNION MEMBER DISCOUNT ONE OF THE MANY PERKS FOR BEING A MEMBER!

3 WAYS TO GET YOUR DISCOUNT:

- CALL 877.SAVE.4CU (877.728.3428) AND LET THEM KNOW YOU'RE A CREDIT UNION MEMBER. ASK TO BE A PART OF THE NACUC_ZZM CORPORATE ID TO SAVE
- CLICK LOVEMYCREDITUNION.ORG/SPRINT
- VISIT YOUR NEAREST SPRINT STORE

STOP PAYING TOO MUCH FOR YOUR WIRELESS SERVICES, START SAVING WITH THE SPRINT CREDIT UNION MEMBER DISCOUNT TODAY.

*APPLICATION OF DISCOUNT REQUIRES 2-YEAR CONTRACT EXTENSION ON EXISTING PLANS. VERIFICATION OF MEMBERSHIP IS REQUIRED AT TIME OF ACTIVATION/UPGRADE. DISCOUNT NOT AVAILABLE ON SECONDARY LINES FOR FAMILY AND BUSINESS SHARE PLANS. ALL RIGHTS RESERVED. SPRINT, THE LOGO, AND OTHER TRADEMARKS ARE THE TRADEMARKS OF SPRINT NEXTEL.

