

Upcoming events

25

SHRED DAY 2016

SOCU's Annual Shred Day will be held on **Thursday, Oct. 20th, 9am - Noon** at our Northpoint Streator Branch. Dwight and Pontiac members may bring shred to their branches for disposal as well.

This event is free for members. Businesses are excluded. Limit 5 bags of shred.

TRUNK OR TREAT

Dress up the kids and bring them out for Trunk or Treating where employees' of SOCU and other partners will be gathered at their decorated trunks for a fun, safe all-in-one trick or treat event.

October 21 6-8pm Main St. Dwight
October 28 6-8pm Caterpillar Pontiac

Look for more info on Facebook!

ANNUAL ELECTION

Qualified members in good standing, willing to volunteer, and who wish to be a candidate for the SOCU Board of Directors elections are requested to contact SOCU for the 2017 election by December 1st, 2016. The qualified candidates will be published in the January 2017 Newsletter.

Elections will be held in conjunction with SOCU's Annual Meeting on January 25, 2017 6:00pm @ Knights of Columbus Streator



MEMBER LUNCHEON



Healthcare for Seniors and B-I-N-G-O

Join us for a FREE member education luncheon on Wednesday, November 16th at Knights of Columbus in Streator. A light lunch will be served at 11:00 a.m. followed by a presentation from Jennifer Johnson of Bridges Senior Center about the differences & benefits of Medicare or Medicaid.

Call 815-673-5577 x224 to reserve your spot today-seating is limited!

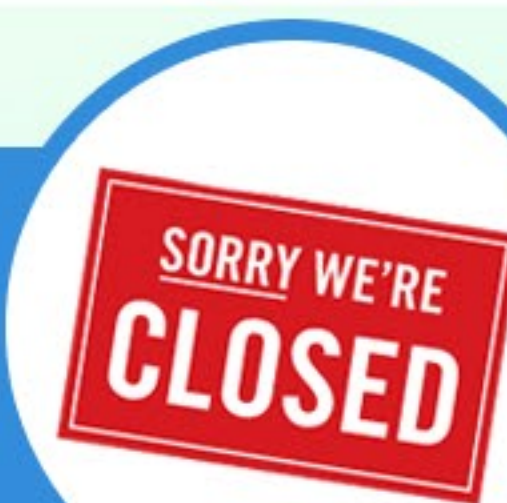


UPCOMING BUS TRIP

Downtown Chicago Shopping Sunday, November 27

Cost is \$30 per person or 3,750 Visa Scorecard reward points. The bus will leave the Streator Kroger lot 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. Space is limited. Reserve your spot today!

HOLIDAY SCHEDULE



Monday, October 10

Closed for Columbus Day

Friday, November 11

Closed for Veterans' Day

Wednesday, November 23

**All branches open until 6 p.m. **

Thursday, November 24

Closed for Thanksgiving Day

Saturday, December 24

All branches close at noon for Christmas Eve

Monday, December 26

Closed in observance of Christmas

Saturday, December 31

All branches open normal hours for New Year's Eve

Monday, January 2

Closed in observance of New Year's Day

Monday, January 16

Closed for Martin Luther King, Jr. Day

TEMPORARY CLOSINGS



Owens Drive Thru Closed

October 17th to December 11th

ALTERNATE ENTRANCE

The only public entrance (handicap accessible) will be located on the east side of the building on Shabbona St.

Owens Lobby Closed

December 5th to December 11th

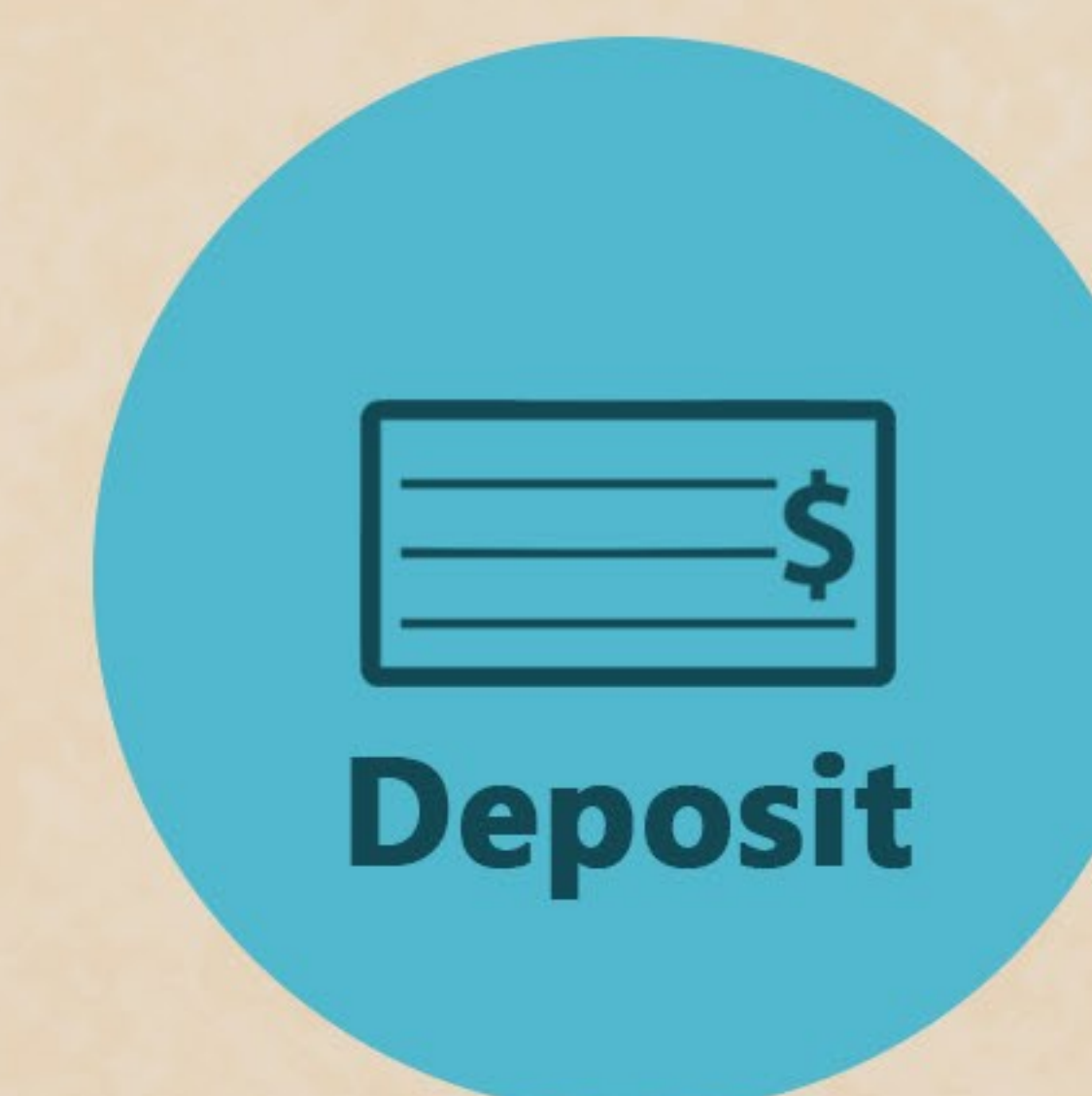
NEW LOBBY SCHEDULED TO OPEN MONDAY, DECEMBER 12TH!

We are rolling out remote check deposit October 3rd!

To celebrate this great new feature we are offering you a chance to

Win an iPhone 7!

TO ENTER SIMPLY SIGN UP FOR RDC ON YOUR APP!



Avoid trips into a branch and deposit your checks from your phone!

*Must endorse "For mobile deposit only". See service agreement for full details & eligibility. Restrictions apply. 1 entry per account. See <https://socu.org/iphone-rdc-promotion-rules> for complete contest rules. Enter by December 15th, 2016.

SOCU

120 E. NORTHPOINT DR. PHONE: (815) 673-5577
912 N. SHABBONA ST. PHONE: (815) 673-1589
FEDERALLY INSURED BY THE NCUA

COMMON CENTS - OCTOBER 2016

610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437
124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730
NMLS # 421974 EQUAL HOUSING LENDER





**Fresh Start Frenzy
November 1-30**

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

*Current No Hassle Loan and accounts
must be in good standing. Other
restrictions may apply.

We've Increased Your Credit Limit!*
Don't have a VISA? Get yours today.



*Credit limit increase amounts are based on consumer report information, account behavior, and ability to pay. For some accounts that do not automatically receive an increased limit, additional or updated information may be required for underwriting purposes. Requests for credit limit increases can be made by contacting the SOCU credit/debit department or any SOCU loan officer.

December Youth Certificate Special
\$5,000.00 ~ 2.50% APY ~ 12 MONTHS

Plus, you can reinvest your current Youth Certificate Special throughout the month of December at any time without penalty!

*APY is Annual Percentage Yield. Yield assumes all dividends remain on deposit. Minimum deposit amount is \$500; Maximum is \$5,000. 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, 2016 only.

Financial Highlights

As of 8/31/16

Members: 27,463

Assets: \$209,770,060.00

Loans: \$148,391,367.26

#CREDITUNIONSTRONG

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 exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 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.

- **Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions**
- **Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.**
- **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**



**LOVE MY
CREDIT UNION
REWARDS**

HOLIDAY SKIP-A-PAY

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 made at least the equivalent of six full monthly payments with at least one payment within the last 60 days, 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.

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:** _____ **MONTH :** _____

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. Only two skip-a-pays per calendar year with a minimum 3 months from last extension.

!!!ALERT!!! FEE CHANGES

Overdraft Transfers - Change from \$5.00 PER DAY to \$3.00 PER EACH TRANSACTION as of 11/1/2016

VISA Late Fee (1st late payment within 6 billing cycles) \$27.00 as of 12/1/2016

VISA Late Fee (2nd or any other late payment within 6 billing cycles) \$29.00 as of 12/1/2016

VISA NSF Payment Return Fee \$27.00 as of 12/1/2016

Third Quarter Dividends Declared

The following rates were paid this quarter
July 1, 2016 thru September 30, 2016

REGULAR SHARE ACCOUNTS

\$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%
YOUTH SAVERS CLUBS.....	0.35%
E-Z SAVERS ACCOUNTS.....	0.25%



CUT HERE