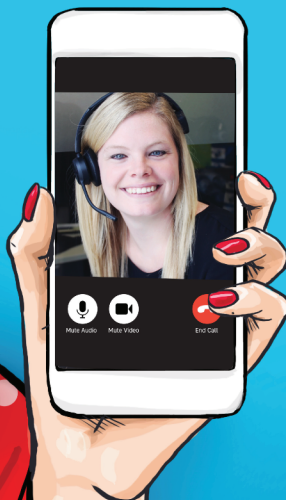




# FACE-TO-FACE FROM ANYPLACE!



SCAN TO  
LEARN HOW

WITH LIVE VIDEO CHAT FROM SOCU, YOU MAY SPEAK WITH A LIVE CREDIT UNION SPECIALIST “FACE-TO-FACE FROM ANYPLACE” THROUGH YOUR MOBILE DEVICE OR DESKTOP! ITS SECURE AND EASY TO USE, MAKING IT CONVENIENT FOR SERVICING YOUR FINANCIAL NEEDS.

- + OPEN AN ACCOUNT
- + APPLY FOR A LOAN
- + ASK ACCOUNT QUESTIONS

- + ONLINE BANKING ASSISTANCE
- + CO-BROWSING ASSISTANCE
- + WIRE TRANSFERS

# FELLOW SOCU Members:

We are already closing in on the end of another eventful year. We completed our remodeling project at the Streator Northpoint branch, so come check it out sometime if you have not visited recently. We have also added some new features to help our members better manage your finances. Look for the CONNECT WITH US! pop-up on our website where you can chat with us online, or even start a video call with one of our representatives. And an exciting new feature inside Online Banking allows you to see your current credit score and receive customized tips on how to raise your score.

We have all been experiencing higher costs in our daily lives, from gas and groceries to utilities and loan rates. The silver lining of increasing interest rates is that our members are finally seeing some nice dividends on certificates and other deposits. Here at SOCU we have talked about keeping things in perspective. Interest rates really are not that high when you look back at historical trends, however we went over a decade with unusually low rates, and the rapid rise makes it much tougher to adjust. Hopefully both prices and rates will settle down soon.

In the meantime, remember we are here to help you get through whatever troubles life throws at you. Please reach out to your local branch or to our Virtual Communications Center to discuss options for any issues that arise. We are excited to be resuming in-person member financial education with our independent living event scheduled for October 26th. Enjoy the upcoming holiday season and best wishes for the remainder of your year.

-*Doug* Doug Patterson, CEO



**FREE  
SHRED  
EVENT  
2022**

## FRIDAY 10/21

**9AM - 11AM**  
STREATOR - PARKING LOT  
120 E Northpoint Dr

**1PM - 3PM**  
OTTAWA - PARKING LOT  
721 Columbus St

## TUESDAY 10/25

**10AM - 12PM**  
MORRIS - LIBRARY  
NORTH PARKING LOT  
604 Liberty St

## Member Luncheon is Back!

**Wednesday, October 26th  
11AM at the Oakley Ave Klub**  
*(formerly Knights of Columbus)*

Join SOCU for a free member luncheon followed by a presentation of services offered by Illinois Valley Center for Independent Living. IVCIL's goal is equal access for all: to services, to employment, and to the benefits our society offers. We encourage our consumers to live their lives to their fullest potential. We'll finish the afternoon off with a performance from Rick Lindy & The Wild Ones Band.

# Enroll in E-Statements

You can easily manage your statements online or from your mobile phone.



Learn how to enroll in E-Statements



## Are you prepared for the unexpected?

In the event of a covered accident, it pays a cash benefit to your family at a critical time. It's money your loved ones may use for monthly bills, debts or any reason.

Visit [TruStageADD.com](http://TruStageADD.com)

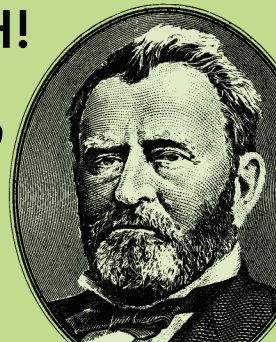
Call toll-free **1.855.612.7910**

Weekdays 7am-9pm, Saturday 8am-4pm CT

TruStage® Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Product and features may vary and not be available in all states. Base Form Numbers: 2018-ADD-POL, 2018-ADD-POL(OR), 2018-ADD-POLRDR-CI, 2018-ADD-POLRDR-CNR, E10a-014-2012, E10a-ADD-2012, E10a-015-2012, E10a-014-2012(OR), F10a-015-2012-1(WA). Home Office: Waverly, IA ©TruStage

**NOVEMBER**  
VISIT A SOCU ATM AND  
YOU COULD FIND A  
**SURPRISE \$50 BILL**  
WHEN YOU WITHDRAW  
YOUR CASH!

LEARN MORE AT  
[SOCU.ORG/WIN50](http://SOCU.ORG/WIN50)



## HOLIDAY SCHEDULE

Monday, October 10..... Closed for Columbus Day  
Friday, November 11..... Closed for Veterans Day  
Wednesday, November 23..... All drive-thrus open until 6 p.m.  
Thursday, November 24..... Closed for Thanksgiving Day  
Saturday, December 24 ..... Closed at noon for Christmas Eve  
Monday, December 26 ..... Closed for Christmas Day  
Saturday, December 31 ..... All branches open regular hours  
Monday, January 2 ..... Closed for New Year's Day  
Monday, January 16 ..... Closed for Martin Luther King, Jr. Day  
Monday, February 20 ..... Closed for Presidents Day

## TRUNK OR TREAT

**SAT, OCT. 15<sup>TH</sup> | 2-8 PM**

**Lasalle County 4-H Fairgrounds**

**FRI, OCT. 28<sup>TH</sup> | 6-8 PM**

**Streator Northpoint Plaza**

**SAT, OCT. 22<sup>ND</sup> | 3-5 PM**

**Dwight High School**

**SAT, OCT. 29<sup>TH</sup> | 4-6 PM**

**Pontiac Chautauqua Park**

## ANNUAL ELECTION

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 2023 election by December 1, 2022.

Elections will be held in conjunction with SOCU's Annual Meeting on:

**Wednesday, January 25, 2023**  
**Streator - Oakley Ave Klub - 6PM**  
*(formerly Knights of Columbus)*



# FRESH START FRENZY

**NO CREDIT CHECK LOANS!**

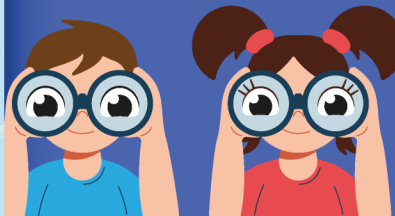
**NOVEMBER & DECEMBER**

**NOW STARTING AT \$750**

**Refinance your current No Hassle Loan  
and add an additional \$250.00!\***

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

Be on the lookout for our  
**DECEMBER** Youth  
**CERTIFICATE  
SPECIAL!**



## SCHOLARSHIP APPLICATIONS AVAILABLE DEC 1<sup>ST</sup>

Up to \$500 free money - quick easy application -  
no essays required. Stop in any branch or go to  
[www.socu.org/scholarship](http://www.socu.org/scholarship)  
for your application.



# HOLIDAY SKIP-A-PAY

ACCOUNT NUMBER: \_\_\_\_\_

LOAN ID: \_\_\_\_\_

NAME: \_\_\_\_\_

MONTH: \_\_\_\_\_

SIGNATURE \_\_\_\_\_

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

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

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

Please take the \$29 processing fee for each loan payment from my: <i>(Must be paid before processing)</i>	<input type="radio"/> Add to Loan	<input type="radio"/> Checking Account	<input type="radio"/> Savings Account
	<input type="radio"/> I have attached an ACH Transfer Card**	<input type="radio"/> Credit Card #	Exp:      CVV:
<small>Credit cards will be run as a cash advance. Additional fees could be charged by your financial institution.</small>			
<b>OFFICE ONLY</b>			
CREDIT COMMITTEE SIGNATURE _____		CREDIT COMMITTEE SIGNATURE _____	

If your loan is paid via payroll deduction or other automatic deductions, the transfer will not be made 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. Maximum of two extension per calendar year may be granted with a minimum of three months from the date of the last ext. The loan cannot be more than 10 days past due. Payment is expected on the next due date after the skip. All accounts must be in good standings.

\*All other terms and provisions of the original agreement are unchanged and remain in full effect. Deferring your payments will extend the term(s) of your loan(s). 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.

\*\*This form must be received 3 business days prior to due date to assure ACH Transfer can be made.

If your loan includes GAP coverage, this payment and any fees associated with it may not be covered in the event of a total loss.