

pickin' up Good Vibrations

Personal Loans

AS LOW AS **9.99%** *APR

AMOUNTS UP TO

\$40,000

UP TO 60 MONTH REPAYMENT

*APR is Annual Percentage Rate. All loans subject to credit approval. Rate may vary based on credit. **Minimum \$5,000 in new funds advanced; maximum \$40,000. 37-60 month loan terms only. Limited time offer. Federally insured by the NCUA.

SOCU
SOCU.ORG



NMLS #421974 / FEDERALLY INSURED BY THE NCUA

COMMON CENTS
JULY 2022



NOW, assisting you wherever you are with Video Banking.

Virtual Loan Specialists are available to assist you with all of your financial needs and services! Simply go to socu.org and click on the Chat Now box to Connect with a Product Expert.

MAKE SUMMER
sweeter

WITH SOME OF THE
BEST CERTIFICATE RATES
IN THE AREA!

CHECK OUR CURRENT RATES AT SOCU.ORG

SOCU secures the #7 spot in the S&P Global Market Intelligence Rankings Top 100 Performing Credit Unions!

Each year, S&P Global Market Intelligence ranks top-performing banks and credit unions. SOCU is proud to have landed in the top 100 credit unions greater than \$100M in assets. SOCU was ranked 7th out of 1,765 credit unions that qualified for this prestigious ranking.

The methodology and data from the Market Intelligence platform used to rank the credit unions included five metrics – member growth; total number of loans, net of number of Paycheck Protection Program loans, per member; net worth as a percentage of

total assets; delinquent loans as a percentage of total loans, net of PPP loans; and return on average assets.

This ranking is just one example of SOCU's commitment to excellence as we work each day to help members achieve a brighter financial future. Members of SOCU benefit from the products and services that align with the credit union philosophy, focusing on what's right for their needs rather than maximizing profit for shareholders.



PARADES

Streator's 4th Parade
Sunday, July 10

Pontiac Threshermen's Parade
Sunday, Sept 4

Dwight Harvest Days Parade
Sunday, Sept 25

LIVINGSTON COUNTY
FOP LODGE 186
COPS & KIDS

CHARITY GOLF OUTING
FRIDAY, JULY 29TH
1:00PM SHOTGUN START
AT WOLF CREEK GOLF COURSE



\$75 PER GOLFER/
\$300 FOURSOME

Check out our Facebook
Event for more info

FINANCIAL SNAPSHOT

As of May 31, 2022

members
34,767

assets
\$335,608,495.05

loans
\$248,378,426.43

Privacy Policy

FACTS WHAT DOES STREATOR ONIZED CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">-Social Security number and Payment history-Account balances and Income-Credit scores and Account Transactions <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Streator Onized Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

	Does SOCU share?	Can you limit this sharing?
For our everyday business purpose - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

WHO WE ARE

Who is providing this notice? SOCU means Streator Onized Credit Union

WHAT WE DO

How does SOCU protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

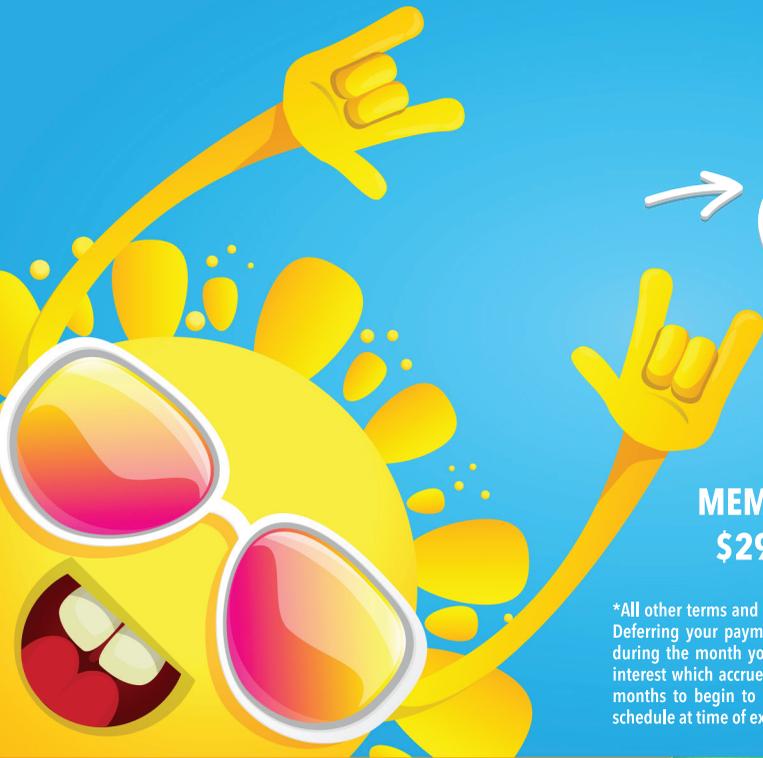
Why can't I limit all sharing? Federal law gives you the right to limit only:
-sharing for affiliates' everyday business purposes - information about your creditworthiness
-affiliates from using your information to market to you
-sharing for non-affiliates to market to you
State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. SOCU has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. SOCU does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. SOCU's joint marketing partners include insurance companies.

OTHER IMPORTANT INFORMATION

Nothing at this time.



→ Hello SUMMER ←

Skip A Pay

MEMBERS HAVE THE OPTION TO ADD THE \$29 FEE TO THE LOAN BEING SKIPPED*

*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.

RECENT DEALERS MONTH



Illinois Valley Auto Group
Bill Walsh Streator
Heller Motors
Heller Ford
JP Chevrolet
Jeff Perry
Ultimate Rides

Dealers of the Month go above & beyond for our members.

Did you know you can get credit union financing right at the auto dealership? Thanks to our partnership with many preferred auto dealers in the area, you can save time, energy and money!

Just go to any dealer listed on [socu.org/autos](https://www.socu.org/autos) and tell them you want to finance your vehicle through SOCU and they'll take care of the paperwork for you.

TWO GREAT VISA OFFERS

ZERO BALANCE TRANSFER FEES

+ No Annual Fees

0%^{APR*}
FOR 12 MONTHS



4.99%^{APR*}
FOR 36 MONTHS

AFTER PROMOTIONAL PERIOD RATE REVERTS TO

10.90%^{APR*} to **23.90%**^{APR*}

*All Visas subject to credit approval. APR=Annual Percentage Rate. Promotional rate of 0% APR applies for 12 months after you transfer a balance. Promotional rate of 4.99% APR applies for 36 months after you transfer a balance. Offer valid thru December 31, 2022. Balance transfers may not be used on existing SOCU loans. After the promotional period ends, any unpaid balance will revert to the current purchase APR, between 10.90%-23.90% APR, based upon your creditworthiness. Federally insured by the NCUA.