



COMING SPRING 2024

MORRIS 1804 N
DIVISION ST

FELLOW SOCU *Members:*

We are excited to formally announce our plans to build a new free-standing branch in Morris along Division Street (Rt. 47). SOCU first arrived in the Morris community when we merged with Self-Locking Credit Union in 2009, and we opened our existing branch in 2018. Since that time our Morris team has done a great job serving the local area, increasing membership, and participating in community events. We have outgrown our current location, and our new branch will offer a larger lobby, more offices and meeting spaces, multiple drive-thru lanes, plus an ATM! The design phase is nearly complete, and we look to break ground yet this fall.

During the 4th quarter we are launching a new member survey program to learn more about what you would like to see from SOCU. Our goal is to continuously improve our products, member services, and processes. The more feedback we receive the better we can respond to your preferences, so we appreciate your participation whenever possible. If you receive a survey email from survey@socu.org it is safe to click the link and complete the survey. But as always, make sure to never provide any confidential personal information (social security number, account number, etc.) in an email or linked form. And please call us directly whenever in doubt whether communication you receive from SOCU is legitimate.

SOCU's new Fresh Start Checking Account was recently recognized as a "Bank On" qualified product. Bank On is a national certification that our checking account meets specific standards in order to provide safe, affordable, and functional options to the unbanked and underbanked populations in our area. Across Illinois, 6.9% of households fall into one of these categories, either due to previous credit problems or because they have simply never opened a financial institution account. Fresh Start Checking has more limited features than a regular account, but it provides a path to establish a banking relationship, transact with debit cards and checks, and keep funds safe when no better option may exist. Fresh Start Checking is another way we can practice our credit union philosophy of People Helping People.

-Doug Doug Patterson, CEO


**FREE
SHRED
EVENT
2023**

WEDNESDAY 10/25

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

12PM - 2PM
OTTAWA - PARKING LOT
721 Columbus St

THURSDAY 10/26

10AM - 12PM
PONTIAC - PARKING LOT
610 S Newport Rd

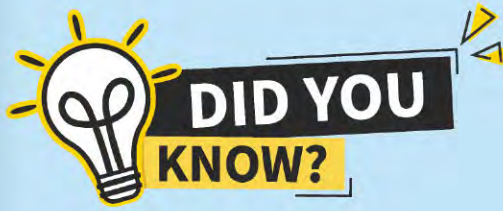
TRUNK OR TREAT

THUR, OCT. 26TH | 5-7PM
Downtown Morris

FRI, OCT. 27TH | 6-8PM
Dwight High School

FRI, OCT. 27TH | 6-8PM
Streator Northpoint Plaza

SAT, OCT. 28TH | 4-6PM
Pontiac Oaks at the River's Edge



Steve Witek, Certified Financial Planner™ Professional and LPL Investment Advisor Representative with Witek Wealth Management located in LaSalle, Illinois, provides FREE financial planning consultations to SOCU members. Steve has over 30 years experience and can help you navigate through any or all stages of your financial journey. Schedule your FREE appointment with Steve at (815) 223-3332 or steve.witek@lpl.com.

Our Fresh Start Checking is Now BankOn Certified!



HOLIDAY SCHEDULE

- Monday, October 9..... Closed for Columbus Day
- Saturday, November 11.....Closed for Veterans Day
- Wednesday, November 22 All drive-thrus open until 6 p.m.
- Thursday, November 23 Closed for Thanksgiving Day
- Monday, December 25 Closed for Christmas Day
- Monday, January 1 Closed for New Year's Day
- Monday, January 15 Closed for Martin Luther King, Jr. Day
- Monday, February 19 Closed for Presidents Day

MEMBER LUNCHEON

Wednesday, November 15th
11AM at the Oakley Ave Klub
(formerly Knights of Columbus)



Protecting Your Pocketbook

Learn the latest tips and trends on scams targeting unsuspecting victims, especially the older population, presented by Nick Mager, Regional Director of the Illinois Credit Union League, and Jordan Harcharik, SOCU's Training Supervisor. Lunch will be served at 11 a.m. and bingo will follow the education presentation.

ANNUAL ELECTION

Qualified members in good standing who wish to be a candidate for the SOCU Board of Directors election are requested to contact SOCU for the 2024 election by December 1, 2023.

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

Wednesday, January 31, 2024
Streator - Oakley Ave Klub - 6PM
(formerly Knights of Columbus)

Fresh Starts 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.

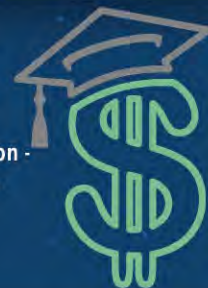


LOOK FOR OUR YOUTH CERTIFICATE SPECIAL IN DECEMBER!

OPENING DEPOSIT NOW UP TO \$10,000 MAX

Scholarship Applications AVAILABLE DEC 1ST

Up to \$1,000 free money - quick easy application -
no essays required. Stop in any branch or go to
www.socu.org/scholarship
for your application.



HOLIDAY SKIP-A-PAY [OR VISIT: SOCU.ORG/SKIP]

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: CWV:

Credit cards will be run as a cash advance. Additional fees could be charged by your financial institution.

OFFICE ONLY	
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.