



MORRIS GRAND OPENING

8/23

**FRIDAY AUGUST 23RD
11 AM - 1 PM
1804 N DIVISION ST
MORRIS, ILLINOIS**

**FOOD TRUCK
PRIZES & GIVEAWAYS
ONE - \$850 PRIZE
TEN - \$85 PRIZES**



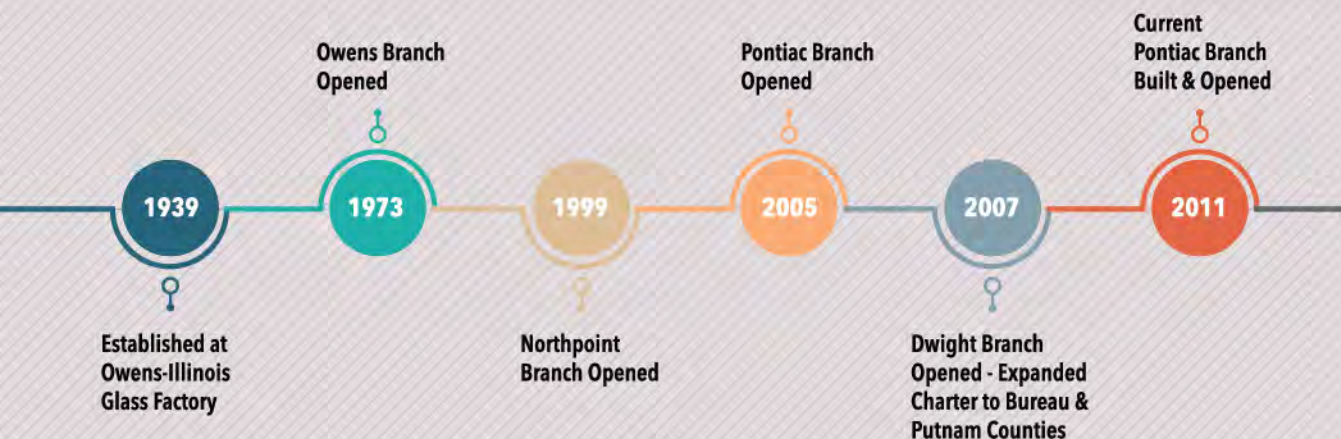
**VISIT US AT THE NEW MORRIS BRANCH STARTING
MONDAY, JULY 15TH**

FELLOW SOCU *Members:*

There is a lot of focus on personal wellness these days. One important aspect of personal wellness is financial health. While our SOCU representatives are eager to assist with your financial planning, we also have numerous options available for you to hone your skills on your own. Next time you're on our website (socu.org) visit the Financial Wellness section, which has tutorials, financial calculators, and other tips & tools to help you budget, build your credit, and maintain good fiscal habits. Another way to pump up your credit score is by enrolling in Savvy Money inside our online banking portal. Please reach out if you have questions about any of these topics. Here at SOCU we're all about People Helping People, and the best way we follow that philosophy is by helping those in our community improve their financial health.

Summer is often a busy time as people get out to enjoy the sunshine and fill their time with holiday celebrations and other activities. Remember to stop by one of our 85th Anniversary events being held on various Fridays throughout the summer months. We will be showing appreciation to our members for choosing SOCU to serve your financial needs. By trusting in our credit union, you have expanded our reach of People Helping People. And we are excited about our latest expansion with the opening of our new Morris Branch later this month. So if you're in the area, make sure to check out the new branch and say hello to our friendly team!

-Doug Doug Patterson, CEO



2024 Scholarship Winners



Each winner received \$1,000 to put toward the university or trade school of their choice!

Isadelle Losoya	Lucy Jackson
Kiley Torres	Alyssa Malmassari
Jersey Simmons	Charles Mullen
Rheagan Goluba	Melany Zavala
Cloee Johnston	Kassy Kodat
Dylan Jenkins	Brenden Christensen
Amelia Logan	Jack Haynes

CHARITY GOLF OUTING

All proceeds benefit Livingston County Cops & Kids



**SIGN UP
& PAY HERE**

**SUNDAY
AUGUST 25TH
1PM SHOTGUN
START**



WOLF CREEK GOLF COURSE

21062 N 1850 EAST RD • PONTIAC, IL 61364

FINANCIAL SNAPSHOT

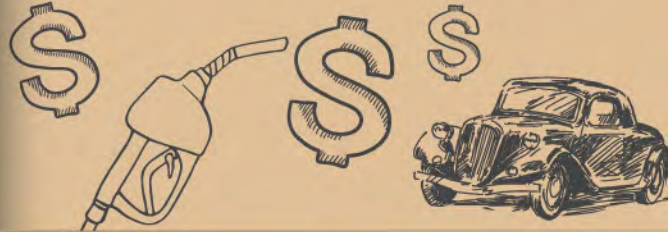
As of May 31, 2024

assets	members	loans
\$371,033,469	36,414	\$305,780,106

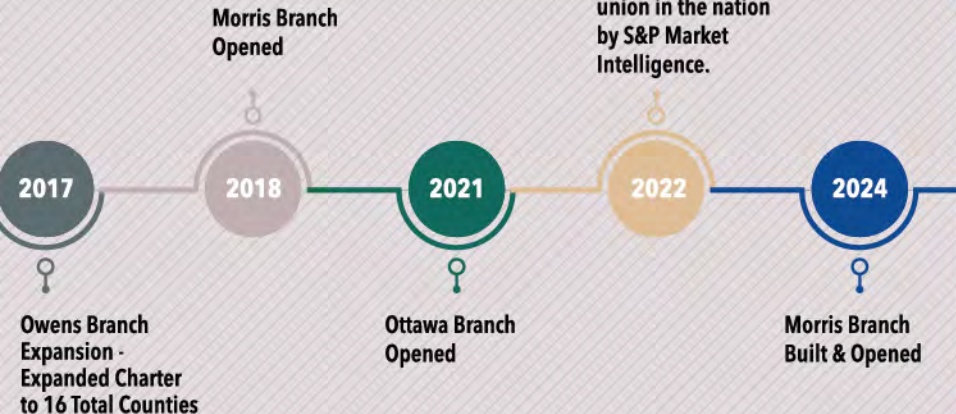
1939	WHAT IT COSTS	TODAY
\$1,850	AVERAGE ANNUAL SALARY	\$63,930
3 CENTS	COST OF A POSTAGE STAMP	73 CENTS
\$750	AVERAGE PRICE OF NEW CAR	\$47,433
19 CENTS	COST OF A GALLON OF GAS	\$4
\$3,800	AVERAGE COST OF A HOME	\$272,800

Bus Trip to **& Juliet Musical**
SUNDAY, DECEMBER 8TH | 1PM Showtime
Cadillac Palace Theatre - Chicago | \$185ea

Bus to leave between 9-10AM
Tickets are non refundable



Ranked 3rd best performing credit union in the nation by S&P Market Intelligence.



CELEBRATIONS

7/12 Ottawa Branch
 7/19 Dwight Branch
 8/23 Morris Branch
 + Grand Opening!

**DREAM BIG.
PLAN SMART.
BORROW WISELY.**

**15 YEAR FIXED
HOME EQUITY LOAN**



Your home is more than just a place to live; it's an investment in your future. With our 15-Year Fixed Home Equity Loan, you can turn that investment into reality. **Apply today and start turning your home's equity into the financial freedom you deserve!**

*Rates, fees, terms, and programs are subject to change without notice. Loans are subject to borrower qualifications, including income, property evaluation, sufficient equity in the home to meet loan to value requirements, and final credit approval. Qualified borrowers may borrow up to 90% of the appraised value of the home, less any outstanding liens. Approvals are subject to underwriting and program guidelines and are subject to change without notice. Please consult your tax advisor regarding any tax implications.



**RECENT
DEALERS**



MONTH

Auto Mall of Springfield
Heller Motors
Auto House of Bloomington
Heller Ford
Illinois Valley Auto Group
Bill Walsh Auto Group
Bradbury Auto Sales
Jeff Perry Buick GMC

Taylor Chrysler
Lifetime Auto Corp
Mid Illini Auto Group
Sierra Mazda
Court Street Ford
JP Motors Inc
Star Ford Inc

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 and energy!

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



**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.