

FUNNEL YOUR DEBT & **SAVE**



PERSONAL LOANS

MEDICAL BILLS

CREDIT CARDS

TITLE LOANS

5.99%^{APR*} ON
BALANCE TRANSFERS
FOR THE LIFE OF THE
TRANSFER

+ No Transfer Fees
+ No Annual Fees

*All Visas subject to credit approval. The 5.99% APR promo rate will be in effect for the life of the balance transfer. Limited time offer. Promotions cannot be combined.

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 2021 election by December 1, 2020.

Elections will be held in conjunction with the SOCU's Annual Meeting on **Wednesday, January 27, 2021**
Knights of Columbus - 6PM.



SHRED DAY 2020

THURSDAY 10/15

9AM - NOON

NORTHPOINT PARKING LOT

Holiday Schedule

Monday, October 12..... Closed for Columbus Day
Wednesday, November 11..... Closed for Veterans' Day
Wednesday, November 25..... All branches open until 6 p.m.
Thursday, November 26..... Closed for Thanksgiving Day
Thursday, December 24..... Closed at noon for Christmas Eve
Friday, December 25..... Closed for Christmas Day
Thursday, December 31..... All branches close at 3 p.m.
Friday, January 1..... Closed for New Year's Day
Monday, January 18..... Closed for Martin Luther King, Jr. Day
Monday, February 15..... Closed for Presidents Day

the **ANY**thing *loan*

\$2,000⁰⁰ UP TO \$4,999⁹⁹

AS LOW AS 6.99% APR*
UP TO 18 MONTHS

ANYpurpose

ANYeducation

ANYvacation

ANYproject

ANYbill

*APR Annual Percentage Rate. All loans subject to credit approval. Rate may vary based on credit. Special rate up to 18 months payback. Limited time offer. Federally insured by the NCUA.

DEALER SPOTLIGHT



Shout out to our top dealers for 2020!

Illinois Valley Auto Group
Bill Walsh Streater
Heller Motors
Heller Ford
Bill Walsh Super Store
Star Ford

Bradbury Auto
Piehl Motors
Ultimate Rides
Jp Chevy
Jeff Perry
Mounce Automotive

VIST THEIR INVENTORY AT WWW.SOCU.ORG/AUTOS

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.

DECEMBER Youth CERTIFICATE SPECIAL

2.50% APY* | **UP TO \$5,000
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 based on all dividends remaining in account to compound. 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, 2020 only. Federally insured by the NCUA.

Scholarships Available Dec 1st

Up to \$500 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

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: _____ CW: _____ |
| <small>Credit cards will be run as a cash advance. Additional fees could be charged by your financial institution.</small> | | | |
| OFFICE ONLY | | | |
| CREDIT COMMITTEE SIGNATURE _____ | | CREDIT COMMITTEE SIGNATURE _____ | |

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. 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.

UP
TO

\$100 BONUS*

OPEN A NEW CHECKING ACCOUNT
WITH QUALIFYING ACTIVITIES

*Checking offer is not available to SOCU members with existing primary checking or those whose previous checking accounts have been closed within 180 days. Business accounts not eligible for this promotion. Employees and members of household are not eligible for this promotion. Checking account subject to credit approval. After you have completed each subsequent step of the checking requirements, we'll deposit the bonus in your new account within 10 business days of meeting that requirement. Limit one bonus per primary member.

**ROUND
UP**
*Checking**

MAKE A
PURCHASE



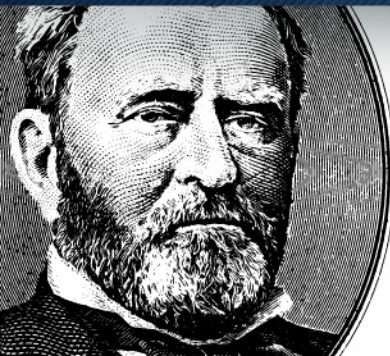
ROUND UP
THE CHANGE



SAVE THE
DIFFERENCE



*Round up is available on eligible debit transactions on checking accounts enrolled in estatements. Excludes ATM withdrawals. Not eligible on business checking accounts. Federally insured by the NCUA.



NOVEMBER

VISIT AN SOCU ATM & YOU COULD

FIND A SURPRISE \$50 BILL

WHEN YOU WITHDRAWAL YOUR CASH!

LEARN MORE AT SOCU.ORG/WIN50