

Shovel Away Holiday Debt!

Transfer your balance to your new or existing SOCU Visa Credit Card today for amazing interest rates and NO Transfer Fees!

2.99% ^{APR} FOR **12 Months**
6.99% ^{APR} FOR **36 Months** ^{OR}

AFTER PROMOTIONAL PERIOD RATE REVERTS TO

10.90% ^{APR} OR **13.90%** ^{APR}
VISA PLATINUM PERKS VISA PLATINUM EDGE



*All VISAs subject to credit approval. The 2.99% APR promo rate will be in effect for 12 monthly billing cycles from the date of the transfer and 6.99% APR will be in effect for 36 monthly billing cycles. After that, any unpaid balance will revert to the current purchase rate. Limited time offer.

Scholarships available now!

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.

Due April 1, 2017.



MOBILE PAY IS HERE!

Get the app today and start paying with your mobile phone!



Learn how to download, use and pay with Mobile Pay online at socu.org/mobile-pay!

Cash in your SOCU Visa Scorecard Rewards! 5,000 Points = \$25 Gas Cards (Limit 4 per member)

How do I know how many Scorecard Rewards points I have?

• **On your monthly statement:** Halfway down the page on the righthand side under the Important Numbers box.

• **View your points at www.scorecardrewards.com:** If you don't already have your account registered, you will need to create a profile to view your points and redemption options.

• **Call 1-800-854-0790:** You will need your full credit card number and billing zip code to enter when prompted.

CALL SOCU'S PLASTICS DEPARTMENT TO CLAIM YOUR GAS CARDS TODAY - EXT 102



EARLY SPRING CLEANING

\$1K GIVEAWAY

\$100 PER WEEK FOR 10 WEEKS

We are doing some early Spring cleanup and we want your updated information so we can continue to contact you in 2017.

Fill out the below form and bring it in or mail it to your nearest SOCU branch to be entered to WIN \$100 starting January 27, 2017.

SOCU Contact Permission Form

Name: _____

Date: _____ Accounts: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email(s): _____



Check this box if you are giving permission for SOCU to call, text, or email at the phone numbers and/or email addresses provided above. SOCU may contact you to advise of account status, account activity, suspected fraud, product or service offerings, or regarding delinquency/collections. I understand I can change this election at any time.

Signature: _____

ATTENTION MEMBER: It is your responsibility to keep SOCU informed of your current address and other means of contact. Failure to do so may result in the suspension or limitation of current and/or future services with SOCU until contact can be made and/or means of contact can be verified. Contest ends March 31, 2016. One entry per member.

SOCU

120 E. NORTHPOINT DR. PHONE: (815) 673-5577
912 N. SHABONA ST. PHONE: (815) 673-1589
FEDERALLY INSURED BY THE NCUA

COMMON CENTS - JANUARY 2017
610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437
124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730
NMLS # 421974 EQUAL HOUSING LENDER



Direct deposit to our routing number: 271989688

Direct Deposit Your Tax Refund!

Have your 2016 income tax return direct deposited into your SOCU account. You can also E-File with Turbo Tax on the web. Visit www.socu.org to file online through Turbo Tax. It's Fast & Easy!



Reminder The federal government requires all federal direct deposit payments to be deposited into an account owned by the rightful payee. If a government payment is made payable to an individual, it can be deposited into an individual account OR into a joint account as long as the payee is named as a joint owner.

The Story of Two Brothers
Two Identical Homes One Financial Mistake!



Larry's
Mortgage

Original Mortgage = \$150,000.00

Fixed Interest Rate = 4.25%

Fixed Term = 20 years

Mortgage Payment = \$930.00 Monthly

Total Interest Paid = \$72,833.69



Louie's
Mortgage

Original Mortgage = \$150,000.00

Fixed Interest Rate = 4.25%

Fixed Term = 17.69 years

Mortgage Payment = \$465.00 Bi-Weekly

Total Interest Paid = \$63,038.06

Bi-Weekly Payments saved Louie \$9,795.63 in finance charges and pays off the mortgage 2.31 years sooner!

*FOR ILLUSTRATIVE PURPOSES ONLY. ACTUAL SAVINGS MAY VARY BASED ON RATE AT TIME OF LOAN.



Save the Date

The Eleventh Annual Taste of the Town is being held on Wednesday, March 8, 2017 at the Knights of Columbus in Streator. The event will benefit Blessings in a Backpack, Operation Snowball, Streator Walldogs, and Voluntary Action Center/Meals on Wheels. Enjoy delicious signature dishes from area restaurants and a silent and live auction. Tickets are \$25 ea. for general admission or \$75 ea. for VIP and available now at SOCU. Corporate tables available - Call Dana at 815-510-3069.

Fourth Quarter Dividends Declared

The following rates were paid this quarter
October 1, 2016 thru December 31, 2016

REGULAR SHARE ACCOUNTS	
\$4.99 or less.....	0.00%
\$5.00 to \$999.99.....	0.25%
\$1,000.00 to \$9,999.99.....	0.25%
\$10,000.00 and over.....	0.25%
IRA SHARE ACCOUNTS.....	0.35%
CHRISTMAS CLUBS.....	0.35%
VACATION CLUBS.....	0.35%
YOUTH SAVERS CLUBS.....	0.35%
E-Z SAVERS ACCOUNTS.....	0.25%

Owens Branch Building Update!

Watch our Facebook page for updates and closures as we build a better SOCU.



Saturday Night Fever Bus Trip

When: Sunday, March 19, 2017

Where: Drury Lane Theater - Bus leaves Streator at 10am

Cost: \$125 or 15,625 Scorecard Points

Includes champaign brunch in cost of ticket
Reservations due by Friday, February 17th.

Watch for upcoming dates to the 2017 baseball season for the Chicago Cubs and Sox games.



Financial Snapshot

Numbers as of 11/30/16

Members: 27,699

Assets: \$211,170,700.63

Loans: \$153,324,937.43

78th Annual Meeting & Election

SOCU's 78th Annual Meeting and Election is on Wednesday, January 25, 2017 at the Knights of Columbus in Streator. The meeting will begin at 6:00 p.m. with punch and cookies to follow – call 815-673-5577 to RSVP.

The following board members will be seeking board election:
Scott Bulhuis - Angie Houch - Robert Lee II - Michael Ralph

