#### **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% 12 Months 6.99% 36 Months

AFTER PROMOTIONAL PERIOD RATE REVERTS TO

10.90% OR 13.90%



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!

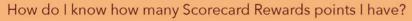


SAMSUNG pay



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)



- 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



**SPRING CLEANING** 

\$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**

Date:	Accounts:
Home Phone:	Work Phone:
Cell Phone:	Email(s):

#### Socu

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

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 LENDER



# Direct deposit to our routing number: 271989688

#### **Direct Deposit Your Tax Refund!**



\*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!



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



# 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!











## 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 guarter October 1, 2016 thru December 31, 2016

#### **REGULAR SHARE ACCOUNTS** 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



#### 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 Bulthuis - Angie Houch - Robert Lee II - Michael Ralph