

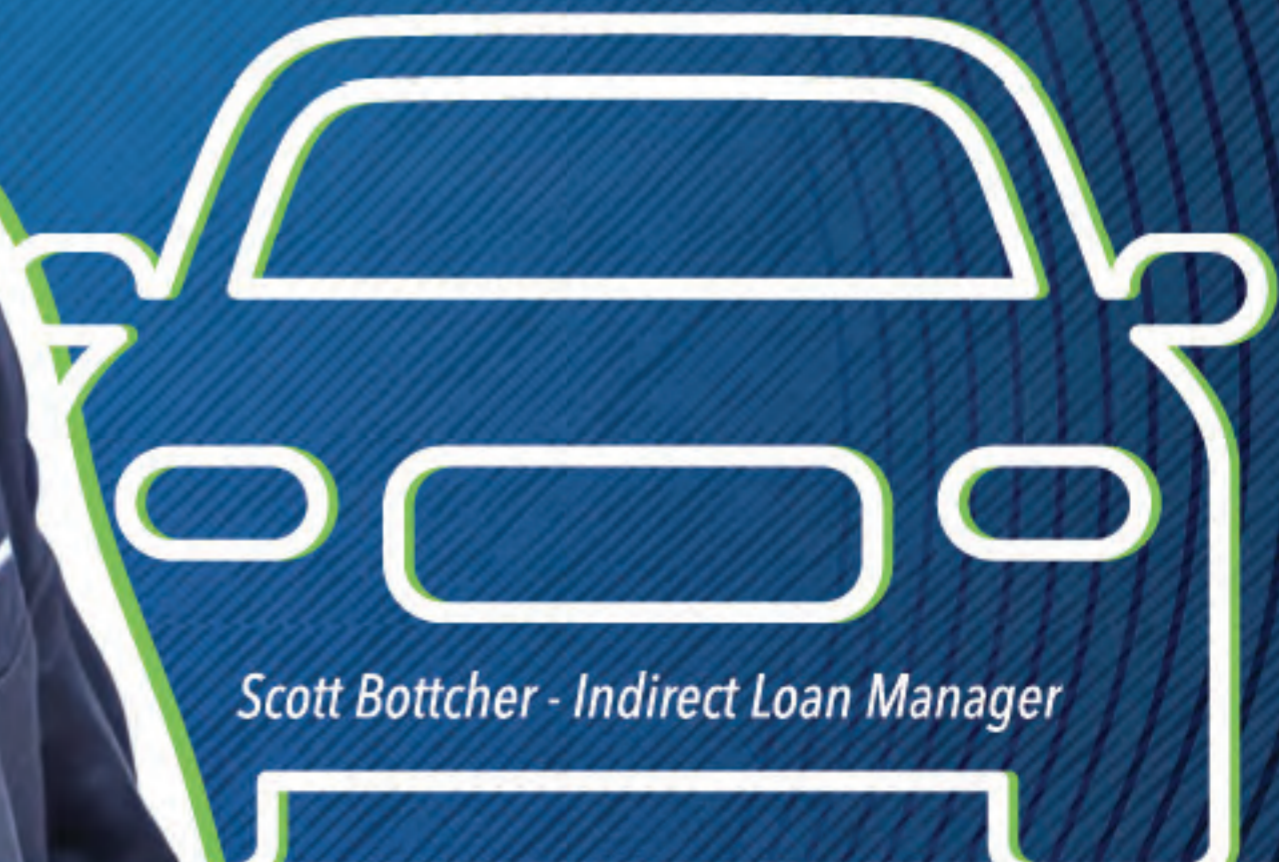


Marry the car...

Date the rate!

Finance with SOCU

FOR MORE INFO VISIT
SOCU.ORG/DateTheRate



Scott Bottcher - Indirect Loan Manager



FELLOW SOCU *Members:*

Happy New Year 2025! We are thankful to our loyal members and to our dedicated employees for making 2024 another successful year at SOCU. If you're interested in hearing more highlights from the past year, our Annual Meeting will be held January 29th.

We recently rolled out Contactless (Tap-To-Pay) Debit Cards, so you can upgrade the next time you replace your card. We have some new design options as well, including the winners from our Debit Card Design Contest. Meanwhile, if you're looking to purchase or refinance a home in the new year, keep in mind we have multiple options to help with downpayments and closing costs, including Private Mortgage Insurance and our Downpayment Plus program (eligibility conditions apply).

In April we are enhancing our life and disability insurance coverage available when you borrow money from the credit union, so look for more communication coming about these improvements. If you elect to take out coverage and you end up out of work at least 15 days, disability insurance will now cover your entire monthly loan payment. And life insurance can now continue to cover you up until the age of 75. Many of our members take advantage of life and disability insurance coverage, and those members benefited from \$296,000 in claims paid out during the past fiscal year. SOCU members also benefited from \$396,000 in gap & warranty insurance payouts on vehicle loans.

These are just a few of the services we offer to protect our members' financial health. Stay safe and warm this winter, and best of luck keeping your New Year's Resolutions!

-Doug Doug Patterson, CEO

FINANCIAL SNAPSHOT

As of November 30, 2024

members
36,152

assets
\$383,304,166.37

loans
\$301,969,505.85



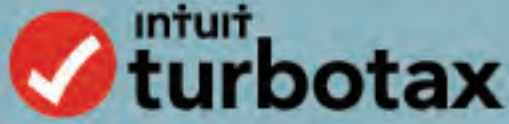
Annual Meeting & Election
Wednesday, January 29, 2025
Streator - Oakley Ave Klub - 6PM

The following members will be
seeking board election:
Scott Bulhuis, Harry Godfrey,
Robert Lee, Michael Ralph
Call 815-673-5577 to RSVP

HOLIDAY SCHEDULE

Monday, January 20
Closed
Martin Luther King, Jr. Day

Monday, February 17
Closed
Presidents' Day



DIRECT DEPOSIT TO OUR ROUTING NUMBER: 271989688

Have your 2024 income tax return direct deposited into your SOCU account. You can also E-File with Turbo Tax on the web and get a **20% credit union member discount!** Scan the QR code and click **Get Started** or go to turbotax.intuit.com/affiliate/streat



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.



INVEST IN *Your* FUTURE

Scholarships Available Now!

Up to \$1,000 free money - quick easy application - no essay required. Stop in any branch or go to www.socu.org/scholarship for your application.
Due April 1, 2025.

RECENT **DEALERS**



MONTH

Auto House of Bloomington
Illinois Valley Auto Group
Auto Mall of Springfield
Bill Walsh Auto Group
Star Ford Inc.

Ultimate Rides
Driscoll Motors
Heller Ford
Heller Motors
JP Motors 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, energy and money!

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

MEMBER LUNCHEON

Wednesday, April 9th 11AM

Oakley Ave Klub - Streator

Alice Morales from the Illinois Treasurer's Office will be discussing the iCash program and other programs offered by the State Treasurer's office.

Lunch will be served at 11 a.m. and bingo will follow the education presentation.

Call 815-673-5577 or sign up online today!

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LESS DEBT *More Life.*



BALANCE TRANSFERS

2.99%^{APR*}
FOR **6** MONTHS



7.99%^{APR*}
FOR **24** MONTHS

+ No Transfer Fees + No Annual Fees

AFTER PROMOTIONAL PERIOD RATE REVERTS TO

11.90%^{APR*}

to

23.90%^{APR*}

*All Visas subject to credit approval. APR=Annual Percentage Rate. Promotional rate of 2.99% APR applies for 6 months after you transfer a balance. Promotional rate of 7.99% APR applies for 24 months after you transfer a balance. Balance transfers may not be used on existing SOCU loans. After the promotional period ends, any unpaid balance will revert to the current purchase APR, between 11.90%-23.90% APR, based upon your creditworthiness. Limited time offer.

CASH IN YOUR SOCU VISA SCORECARD REWARDS!

*Some of your points may be
expiring at the end of February.*

**CHECK YOUR REWARD BALANCE
& REDEEM THROUGH ONLINE
BANKING OR CALL 800.595.2454
TO ASK HOW.**

