

Service Awards

SOCU employees were recently recognized for their years of service to SOCU. If you see any of these employees, be sure to thank them for their service to SOCU!

30
YEARS
KATHY
LUCAS

20
YEARS
MARY ANN
BERRY

20
YEARS
MARY KAY
CAVANAUGH

10
YEARS
DIANA
IVERSON

5
YEARS
ANGIE
KUSNERICK

5
YEARS
CHANTELL
WATENPAUGH

20
YEARS
LINDA
SOLTIS

20
YEARS
JENNIE
KEITH

15
YEARS
CHRIS
COX

10
YEARS
PAM
SNYDER

5
YEARS
ANDREW
THREADGILL

Congrats!



Congrats to Nancy Hillebrenner & Randi Clift
on winning our debit card design contest! Look for these cards soon!

Financial Snapshot

All numbers as of 02/29/16
Members: 26,606
Assets: \$206,285,430.76
Loans: \$142,217,465.71

Baby Boomers



Delaney Staranowicz
Bennett Andree
Cameron Tutko
Payton Kimes
Nathaniel Schilling
Preston Raymond
Lillian Spisok
Eli Forney
Sawyer Thomas
Chloe Fuget
Kaylee Ragusa
Amelia Ragusa
Mia Lynn Verdiramo
Nora Shields
David Brockman
Dixon Zivney
Dessa VanDuzer
Vivian Fluech
Hazel Crouch
Wyatt Woosley
Decker Shabala

Bus Trips

Sunday, June 12 Chicago White Sox vs.
Kansas City Royals - **SOLD OUT**

Wednesday, June 22 Chicago Cubs vs.
St. Louis Cardinals - **SOLD OUT**

Monday, July 25 Chicago White Sox vs.
Chicago Cubs @ The Cell @ 7:10 p.m. -
Bus leaves at 3:00 p.m. Ticket cost is \$90
each or 11,250 Scorecard Reward points.

Wednesday, July 27 Chicago Cubs vs.
Chicago White Sox @ Wrigley @ 7:05
p.m. - Bus leaves at 3:00 p.m. Ticket cost
is \$90 each or 11,250 Scorecard Reward
points.

First Quarter Dividends

The following rates were paid this quarter
January 1, 2016 thru March 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%



Any year, make & model

As low as

1.99% APR

on Vehicle Purchases¹



Move your vehicle,
refinance, and get

1% CASH

back & no pay for 90 days.²

1 - All loans subject to credit approval. Rate may vary based on credit, term and value. Any year, any make, any model is available on vehicle purchases only. As low as rate of 1.99% APR is based on a 60-month term, with a Transunion credit score of 700 or above, and .25% Visa discount or .25% auto pay discount. Limited time offer. 2 - All loans subject to credit approval. Rate will vary based on credit, term and value. Offer is available on refinances from another financial institution only. 1% of the payoff amount will be paid directly to the member up to \$500.00 maximum. The new loan must be open for 60 days or the 1% cash back must be reimbursed to SOCU. If the no payments for 90 days promotion has been chosen, the member is not eligible for the skip a payment program until 12 monthly payments have been made. Limited time offer.

SOCU

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

COMMON CENTS - APRIL 2016

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



Transfer your balance to an
SOCU VISA and pick from*

APR
0%
FOR 12 MONTHS
OR
4.99% APR
FOR 60 MONTHS

* APR IS ANNUAL PERCENTAGE RATE. ALL VISA'S SUBJECT TO CREDIT APPROVAL - 0% FIXED FOR 12 MONTHS OR 4.99% FIXED FOR 60 MONTHS FROM THE DATE OF TRANSFER/ ANY UNPAID BALANCE WILL REVERT BACK TO THE CURRENT PURCHASE RATE. VISA RATES AS OF 4/1/16 ARE AS FOLLOWS: PLATINUM EDGE 13.9% APR AND PLATINUM PERKS 10.9% APR LIMITED TIME OFFER.

Personal Loan Special



up to
\$30,000
with rates

as low as
9.99% APR*

*All loans subject to credit approval. Rate may vary based on credit and term. 60 month maximum term. Limited time offer.



Member Education

Wednesday, May 11 at the K of C at 11:00 a.m.
Join your fellow SOCU members for a great lunch, and educational presentation about financial investment options presented by Steve Witek, CFP of LPL Financial, followed by a musical act brought to you by Peter Oprisko.

Seating is limited, please call 673-5577 to reserve your spot.



Emv Chip Cards

SOCU is now issuing EMV chip cards on all new and reissued Visa credit cards. Debit cards will be moving to EMV chip cards in the latter part of 2016, so look for more information to come.

← FRESH START FRENZY IS BACK

Refinance your current No Hassle Loan, plus add \$250 in May only!*

*All loans subject to credit approval. Members must have an active account for at least 6 months with direct deposit totaling \$800 or more per month. Other conditions apply. Talk to a loan officer for complete details.



Have you seen our new ride?

Our new company car recently got an extreme makeover SOCU style. Look for the new green and blue color scheme in our new Owen's branch addition coming next year!

You never know where the SOCU-Mobile will be next!

Financial Fitness

April is Credit Union Youth Month

SOCU wants to encourage our youth to be CU Strong and "Pump Up" their savings. SOCU's Financial Literacy Coach and the staff of Bulldog Credit Union at SHS will be making presentations in local schools throughout the month. In addition, all youth under 18 that pump up their savings by making a deposit will be entered to **win a "Fitness is Fun" basket.***



Financial Fitness for Adults

SOCU wants adults to be financially fit too! Anyone that comes in for a financial fitness test with a loan officer in April and makes a plan to put your budget on a diet will be entered to **win one of six prizes.**

2 chances to win \$250 cash and 4 chances to win a 1 month membership to the YMCA.*

*No purchase necessary to enter or win. Drawing will be held May 2, 2016.

SUMMER SKIP A PAY IS ON ITS WAY!



SUMMER SKIP A PAY WILL BE BACK FOR JULY AND AUGUST

*Restrictions apply, talk to a loan officer for details.