

It's out of this world...

# 1 PURRRCENT CASH BACK ON PERSONAL LOANS\*

*Debt Consolidation • Home Improvements • Vacations*

*Amounts up to* **\$30,000**



\*All loans subject to credit approval. The 1% cash back is only for personal loans \$15,000 or more in new funds advanced. Maximum \$300.00 cash back. Loan must be open for 60 days or 1% cash back will be surrendered. Excludes one-time pay loans. Limited time offer. Offers may not be combined.

**SOCU**  
SOCU.ORG



NMLS #421974 / FEDERALLY INSURED BY THE NCUA

**COMMON CENTS**  
**OCTOBER 2019**



# UPCOMING EVENTS

## 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 2020 election by December 1, 2019.

Elections will be held in conjunction with the SOCU's Annual Meeting on **Wednesday, January 29, 2020 Knights of Columbus - 6PM.**

## TRUNK OR TREAT

**FRIDAY, OCTOBER 18TH**  
6PM-8PM MAIN ST • DWIGHT

**FRIDAY, OCTOBER 25TH**  
6PM-8PM CATERPILLAR • PONTIAC



## Shred Day 2019

**THURSDAY 10/17**  
9AM - NOON

NORTHPOINT PARKING LOT

## HOLIDAY SCHEDULE

Monday, October 14..... Closed for Columbus Day  
Monday, November 11 ..... Closed for Veterans' Day  
Wednesday, November 27..... All branches open until 6 p.m.  
Thursday, November 28..... Closed for Thanksgiving Day  
Tuesday, December 24 ..... Closed at noon for Christmas Eve  
Wednesday, December 25 ..... Closed for Christmas Day  
Tuesday, December 31 ..... All branches close at 3 p.m.  
Wednesday, January 1..... Closed for New Year's Day  
Monday, January 20 ..... Closed for Martin Luther King, Jr. Day  
Monday, February 17 ..... Closed for Presidents Day

## Downtown Chicago

**BUS TRIP SUNDAY DEC 1<sup>ST</sup>**  
\$30 per person

The bus leaves Streator at 8:00 a.m. and heads to Chicago for a day of shopping, sightseeing or whatever you choose. The bus will depart from the city at 5:00 p.m.



## Lighted HOLIDAY PARADES

**FRI, NOV. 29<sup>TH</sup> - PONTIAC**

**SAT, NOV. 30<sup>TH</sup> - STREATOR**

**SAT, DEC. 7<sup>TH</sup> - DWIGHT**

## 14<sup>TH</sup> ANNUAL Taste of the Town

**MARCH 18<sup>TH</sup>, 2020**

*Beneficiaries this year are:*

**Streator Community Food Pantry  
Streator Family YMCA  
Streator Lions Club  
Streator Girls Softball**







## FOODstruction

SOCU employees will be participating in FOODstruction 2019 to help raise funds and awareness for our local food pantries. Each branch will build a structure out of non-perishable food items. Voting begins Monday, October 28th and will run through November 15th at 5 p.m. Voting for all structures will be available at all branches, \$1 = 1 vote. The FOODstruction with the most votes wins. All food items and money will be donated. Please stop in, check out our employees hard work and vote on your favorite FOODstruction design.

## DECEMBER Youth CERTIFICATE SPECIAL 3%<sup>APY\*</sup> 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, 2019 only. Federally insured by the NCUA.

## Scholarships Available Dec 1<sup>st</sup>

Up to \$500 free money - quickeasy application - no essays required. Stop in any branch or go to [www.socu.org/scholarship](http://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:  
(Must be paid before processing)

☐ Add to Loan

☐ Checking Account

☐ Savings Account

☐ I have attached an ACH Transfer Card\*\*

☐ Credit Card #

Exp: \_\_\_\_\_ CVV: \_\_\_\_\_

Credit cards will be run as a cash advance. Additional fees could be charged by your financial institution.

### 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.



**2.99%<sup>APR\*</sup>** FOR 6 MONTHS  
ON ALL **NEW** SOCU VISA CREDIT CARDS



AFTER PROMOTIONAL PERIOD RATE REVERTS TO  
**10.90%<sup>APR</sup>** OR **13.90%<sup>APR</sup>**  
VISA PLATINUM PERKS VISA PLATINUM EDGE

\*All Visas are subject to credit approval. The 2.99% APR promo rate will be in effect for 6 monthly billing cycles from the date of the card being opened. After that, any unpaid balance will revert to the current purchase rate: SOCU Platinum Edge 13.9% APR and SOCU Platinum Perks 10.9% APR. Limited time offer.

**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.



**Any YEAR  
MAKE  
MODEL**

AS LOW AS

**3.74%<sup>APR\*</sup>**

Up to  
**72 MONTHS - VEHICLE PURCHASE**

NEWER MODEL YEARS  
WITH TERM 60 MONTHS  
OR LESS MAY BE EVEN  
LOWER BASE APR

\*APR is Annual Percentage Rate. All loans subject to credit approval. Rate may vary based on credit, term and value. Valid on purchases only. As low as rate of 3.74% APR is based on a 72 month term with a Transunion credit score of 700 or above, with auto payment discount of .50% APR and SOCU Visa credit card discount of .50% APR. Additional .50% APR discount may apply with ScoreCard point redemption of equal points to amount of loan financed. Limited time offer.



**NOVEMBER**  
VISIT AN SOCU ATM & YOU COULD  
**FIND A SURPRISE \$50 BILL**  
WHEN YOU WITHDRAWAL YOUR CASH!  
LEARN MORE AT [SOCU.ORG/WIN50](http://SOCU.ORG/WIN50)