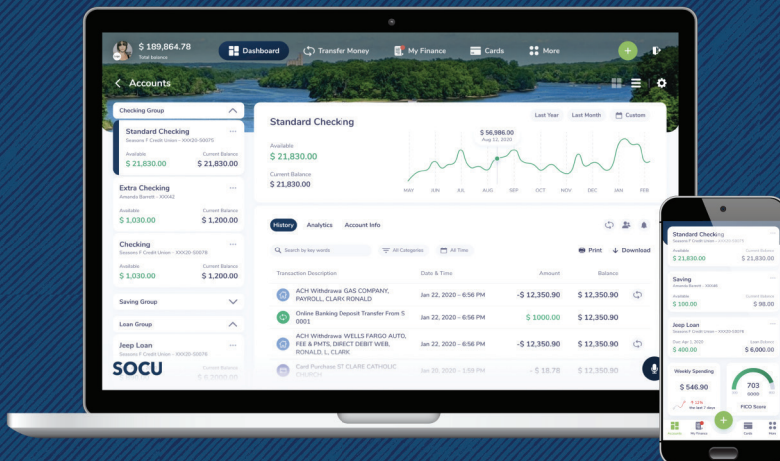


NEW ONLINE BANKING

Coming JULY 12TH



■ ALL MEMBERS WILL HAVE TO RE-ENROLL

To re-enroll, you will need your:

Account # • Social Security # • Date of Birth

■ ALERTS WILL BE SENT OUT VIA EMAIL

Please make sure we have your current email on file.

■ VISIT [SOCU.ORG/ENROLL](https://socu.org/enroll) FOR MORE INFO

HELLO SOCU Members!

It is great to be here, not only here at my hometown credit union, but also here in 2021 looking forward to the world getting back to "normal." During my first six months the SOCU members and staff have been very friendly and welcoming, making for a smooth transition. And it has already been an eventful year here at SOCU. We moved our Dwight branch to a new location in April, and we are making excellent progress on our expansion to Ottawa (opening in August).

Meanwhile we are working on ways to help simplify our members' lives. Things are hectic enough these days, so we aim to make managing your finances more convenient. We are excited about our new online banking system that rolls out in July, with additional features and functions that are easy to use. Starting this fall, members will be able to open accounts online without even walking inside a branch. (Of course, you will always be welcome to come visit us in person if you prefer!) We also now have lower down payment options for home mortgages, plus a new 0% promotional rate on credit card balance transfers.

I hope you all are having an enjoyable start to your summer, gathering more with family and friends, maybe taking a trip, trying to put the past year in the rear view mirror. As we emerge from pandemic restrictions you will see more of our employees out in the communities volunteering at events and helping people in general. Regardless of what life throws at us next, always remember: "We'll be there for you!"

Doug

JOIN US **Saturday, July 31st at 7pm**

For a fun night with the whole family at the Illinois Valley Pistol Shrimp game!



Follow SOCU on Facebook to find out how to win a chance to throw out the first pitch of the game. Stop by any branch to get your CLAW Chips!



2x POINTS ON

HOME IMPROVEMENT PURCHASES¹
WHEN USING YOUR SOCU VISA PERKS CARD

plus
**\$1,000
GIVEAWAY**

WITH SWIPE 30 & WIN SWEEPSTAKES²

*All Visas are subject to credit approval. 1) Double ScoreCard Points will be awarded for home improvement store transactions charged to the SOCU Visa Perks Credit Card between July 1, 2021 and Sept. 30, 2021. 2) Eligible on all SOCU Visa Credit Cards. No purchase necessary to enter or win. See Official Rules at www.socu.org/swipe30 for complete details on entries.

FINANCIAL SNAPSHOT

As of May 31, 2021

MEMBERS - 34,852

ASSETS - \$318,186,878.42

LOANS - \$230,310,693.94



SUMMER Skip A Pay

MEMBERS HAVE THE OPTION TO AD THE \$29 FEE TO THE LOAN BEING SKIPPED*

*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.

Holiday Schedule

Monday, September 6..... Closed for Labor Day
Monday, October 11..... Closed for Columbus Day
Thursday, November 11..... Closed for Veterans Day
Wednesday, November 24..... All drive-thrus open until 6 p.m.
Thursday, November 25..... Closed for Thanksgiving Day
Friday, December 24..... Closed at noon for Christmas Eve
Saturday, December 25..... Closed for Christmas Day
Friday, December 31..... All branches close at 3 p.m.
Saturday, January 1..... Closed for New Year's Day

UP COMING WINTER PROMOTIONS

Fresh Start Frenzy – November

Holiday Skip A Pay – November

Youth Certificate Special – December

W•E'•L•L B•E T•H•E•R•E
F•O•R Y•O•U



AFTER PROMOTIONAL PERIOD RATE REVERTS TO

10.90%^{APR*} to 23.90%^{APR*}

*All Visas subject to credit approval. APR=Annual Percentage Rate. Promotional rate of 0% APR applies for 12 months after you transfer a balance. Offer valid July 1, 2021 thru Dec. 31, 2021. 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 10.90%-23.90% APR, based upon your creditworthiness.