

Member Appreciation Certificate Special

5.85%^{APY*}
6 MONTHS

\$500 Minimum - Up to \$25,000



*APY is Annual Percentage Yield. Early withdrawal penalty applies. Minimum amount is \$500.00; maximum amount is \$25,000.00 per primary member. To qualify for the member appreciation rate, member must have E-Statements and one of the following: Checking, Certificate, IRA, Money Market, or Loan in good standing. Limited time offer.



FELLOW SOCU *Members:*

SOCU is upgrading our Courtesy Pay program and other overdraft services. The improved program works like before, except it now customizes Courtesy Pay levels based on your account activity and history. This could allow you to have access to higher or lower overdraft limits. Additionally, members will no longer be charged an NSF, Courtesy Pay, or Overdraft Transfer fee on individual transactions that equal \$3 or less. Plus, if you have multiple overdraft items that post to your account on the same day, we are capping the total fees you pay at 5 per day. (Each of the three fee types is capped at 5 per day per share. Please note that Fresh Start Checking Accounts are not eligible for Courtesy Pay or paid overdrafts.)

While there is a lot of talk about “junk fees” in the media, many people rely on overdraft services to cover temporary cash needs. Our goal is to provide an appropriate level of overdraft privileges and benefits to each member. Although there is a cost to use these services, that can be minimized when overdraft options are handled responsibly. In addition to the Courtesy Pay program discussed above, SOCU also offers automatic transfers from your Savings Account, as well as Overdraft Credit Lines that charge interest but can avoid fees. Also keep in mind your accounts at SOCU automatically come with Early Pay, which provides you quicker access to your paycheck or other electronic deposits compared to most other financial institutions, helping to avoid overdrafts. Please contact one of our credit union representatives for more information about any of these services, or for questions about the upgraded Courtesy Pay program. You can also refer to the notice that was mailed/emailed to you on August 31st.

Thank you to all members who visited one or more of our 85th Anniversary Celebrations throughout our communities this summer. Those who attended enjoyed great food, SOCU-branded giveaways, and numerous cash prizes totaling \$8,500. This past month we registered members for another \$8,500 prize that will go to one lucky winner! That winner will be drawn and announced in early October. The celebration fun is not done yet, with our 85th Anniversary Certificate Special available during October, and then our Youth Certificate Special coming back this December. Now is a great time to lock in a high dividend rate at least one more time before we go through an anticipated period of lower interest rates.

-Doug Doug Patterson, CEO

SHRED FEST 2024

free document shredding event

THURSDAY 10/17

9AM - 11AM

STREATOR - PARKING LOT

120 E Northpoint Dr
and

MORRIS - PARKING LOT

1804 N Division St

12PM - 2PM

PONTIAC - PARKING LOT

610 S Newport Rd
and

OTTAWA - PARKING LOT

721 Columbus St

TRUNK TREAT

WED, OCT. 23RD | 6-8PM

Dwight High School

THURS, OCT. 24TH | 6-8PM

Downtown Morris

FRI, OCT. 25TH | 6-8PM

Streator Northpoint Plaza

SAT, OCT. 26TH | 3-6PM

The Oaks at River's Edge Golf Course - Pontiac

SAT, OCT. 26TH | 12-2PM

Downtown Ottawa

WE DO
 INTEREST RATE
 MORTGAGE
 MODIFICATIONS
 mortgages@socu.org



Bus Trip to **& Juliet Musical**

**SUNDAY, DECEMBER 8TH
 1PM Showtime**

**Cadillac Palace Theatre - Chicago
 Tickets | \$185ea**

CALL 815-673-5577

TO RESERVE YOUR TICKETS TODAY!

Bus to leave between 9-10AM

Tickets are non refundable

HOLIDAY SCHEDULE

Monday, October 14..... Closed for Columbus Day
 Monday, November 11..... Closed for Veterans Day
 Wednesday, November 27..... All drive-thrus open until 6PM
 Thursday, November 28..... Closed for Thanksgiving Day
 Tuesday, December 24..... All branches close at 12PM
 Wednesday, December 25..... Closed for Christmas Day
 Tuesday, December 31..... All branches close at 3PM
 Wednesday, January 1..... Closed for New Year's Day
 Monday, January 20..... Closed for Martin Luther King, Jr. Day
 Monday, February 17..... Closed for President's Day

MEMBER LUNCHEON

Thursday, November 14th 11AM

Eagle Theatre - Pontiac

319 N Plum St, Pontiac



Trusts - Estates - Probate Laws

Attorney Jerry Justice will focus on key aspects of trusts, estates, and probate law. Jerry will provide valuable insights into how trusts can protect assets, the intricacies of estate planning, and the probate process. Lunch will be served at 11 AM. Bingo following the program.

Call 815-673-5577

by November 8th to reserve your spot!

ANNUAL ELECTION

Qualified members in good standing who wish to be a candidate for the SOCU Board of Directors election are requested to contact SOCU for the 2025 election by December 1, 2024.

Elections will be held in conjunction with SOCU's Annual Meeting on:

**Wednesday, January 29, 2025
 Streator - Oakley Ave Klub - 6PM
 (formerly Knights of Columbus)**

fresh Start FRENZY

NO CREDIT CHECK LOANS!
NOVEMBER & DECEMBER

AMOUNTS STARTING AT **\$750**

Refinance your current Fresh Start Loan and add an additional \$250.00!*

*Members must be in good standing and have an active account for at least 6 months with at least 5 monthly transactions and direct deposit totaling \$1,200.00 or more per month. A \$29.00 application fee will apply. Maximum loan amount is \$2,000.00; maximum term is 12 months.



LOOK FOR OUR
YOUTH CERTIFICATE
SPECIAL
IN DECEMBER!

Scholarship Applications AVAILABLE DEC 1ST

- Up to \$1,000 free money
- Quick easy application
- No essays required

Stop in any branch or go to

www.socu.org/scholarship for your application.



HOLIDAY SKIP-A-PAY [OR VIST: SOCU.ORG/SKIP]

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: <i>(Must be paid before processing)</i>	<input type="radio"/> Add to Loan	<input type="radio"/> Checking Account	<input type="radio"/> Savings Account
	<input type="radio"/> I have attached an ACH Transfer Card**	<input type="radio"/> 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 Fresh Start 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.