

Where are they now? Following a SOCU Scholarship recipient...ten years later!

Abbey Lechner, SHS class of 2003 was awarded a SOCU scholarship in its inaugural year, which was ten years ago! Her scholarship was in the amount of \$250 and helped with expenses at Illinois Valley Community College where she completed her Associates degree before transferring to Columbia College Chicago, graduating with a Bachelor of Arts degree in Journalism. Abbey is now employed by Newsome Physical Therapy, where she is in charge of marketing for five of their clinics and is the office manager in Peru three days a week. SOCU is proud to be part of Abbey's success through our scholarship program.

2012



2003



If you or your child/grandchild would like SOCU's help with college expenses, scholarship applications for the 2013/2014 school year are now available at all credit union locations as well as online at www.streatoronized.org. SOCU will be awarding three \$500 scholarships and four \$250 scholarships. Scholarships must be completed entirely and postmarked by April 1, 2013. A random drawing will be held at the April 2013 Board of Directors meeting to determine the recipients.

Baseball Trips are coming!

Watch for the dates for 2013 baseball season to the Chicago Cubs and Sox games. As soon as we secure tickets, we will post them for sale at all branches and online at www.streatoronized.org

Mobile Apps



Download SOCU's mobile banking app today on the Apple App Store, Google Play or Amazon Marketplace!

DIG YOURSELF OUT OF HOLIDAY DEBT

7.99%^{APR} Debt Consolidation Loan up to \$15,000*

2.99%^{APR} VISA BALANCE TRANSFERS

FIXED FOR 12 MONTHS**

VEHICLE REFINANCE SPECIAL

AS LOW AS 1.99%^{APR***}

UP TO 72 MONTH FINANCING!

*ALL LOANS SUBJECT TO CREDIT APPROVAL. RATE MAY VARY BASED ON CREDIT. MINIMUM LOAN AMOUNT IS \$50,000 FOR 60 MONTHS. LIMITED TIME OFFER.
**ALL VISA SUBJECT TO CREDIT APPROVAL. 2.99% APR IS FIXED FOR 12 MONTHS FROM THE DATE OF TRANSFER. ANY UNPAID BALANCE WILL REVERT TO THE CURRENT PURCHASE RATE. RATES AS OF 11/13 ARE 10.99% APR ON PLATINUM AND 13.99% APR ON CLASSIC. OFFER ENDS 6/30/13.
***ALL LOANS SUBJECT TO CREDIT APPROVAL. RATE MAY VARY BASED ON CREDIT, TERM AND VALUE. 1.99% APR IS AN AS LOW AS RATE BASED ON 2012 & NEWER VEHICLE REFINANCES UP TO 72 MONTHS. LIMITED TIME OFFER.

STREATOR ONIZED CREDIT UNION

COMMON CENTS - DECEMBER 2012

120 E. NORTHPOINT DR. PHONE: (815) 673-5577 610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437
912 N. SHABONA ST. PHONE: (815) 673-1589 124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730

74th Annual Meeting, Dinner Dance & Election

SOCU's 74th Annual Meeting and Dinner Dance is on Saturday, January 26, 2013 at the Knights of Columbus Hall in Streator. Dinner will be served at 6:00 p.m. The meeting will begin at 7:15 p.m. with dancing beginning at 8:00 p.m. Tickets are **SOLD OUT** – call 815-673-5577 to be added to the waiting list.

The following members will be seeking board election: Scott Bulthuis, Bob Lee, Michael Ralph and Walter Rakoczy, Jr.

Save the Date

The Seventh Annual "Taste of the Town" is being held on Wednesday, March 6, 2013. This event, put on by Streator Onized Credit Union, US Foods, and St. Mary's Hospital will benefit Blessings in a Backpack, The March of Dimes, Streator Child Development Center, and Streator Family YMCA. Come enjoy a night filled with fine dining from area restaurants and a silent and live auction. Tickets are \$20 ea. or 2/\$30 and available now at SOCU.

Fourth Quarter Baby Boomer Members:

Bryce Andrew Blakemore Grayson P Wissen
Torrence Riley Sumrow Sophi Kay Marin
Kellan Prince Spisok Yulia Rosaura Arevalo
Wyatt N Smith

Sprint

Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills – plus waived activation and upgrade fees. It's all possible thanks to SOCU, Invest in America and Sprint's Credit Union Member Discount program.

Ways you can save:

- 10% off* select personal Sprint plans
- 15% off* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customer

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and tell them you're a credit union member.
- Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
Visit your nearest Sprint store

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

SOCU News Updates

Loan fee \$1,000 and under - \$25 (As of March 1, 2013)
International Wire Transfers - No longer available as of January 1, 2013

SOCU'S ROUTING NUMBER: 271989688

Direct Deposit Your Tax Refund



Have your 2012 income tax refund direct deposited into your SOCU account. You can also E-File with Turbo Tax on the web. Visit www.streatoronized.org to file online through Turbo Tax. It's Fast & Easy!

Fourth Quarter Dividends Declared

THE FOLLOWING RATES WERE PAID THE FOURTH QUARTER OF 2012

REGULAR SHARE ACCOUNTS - TIER RATE(S)	
\$4.99 or less	.00%
\$5.00 to \$999.99	.35%
\$1,000.00 to \$9,999.99	.35%
\$10,000.00 and over	.35%
IRA SHARE ACCOUNTS	.50%
CHRISTMAS CLUBS	.50%
VACATION CLUBS	.50%
E-Z SAVERS ACCOUNTS	.35%

Financial Snapshot

All numbers as of 11/30/12
Members 22,497
Assets \$178,641,202.62
Loans \$115,222,548.89

Holiday Closings this Quarter

Jan. 21 - Martin Luther King, Jr. Day | Feb. 18 - Presidents' Day

SOCU NEWS YOU
NEED TO KNOW...