

## Third Quarter Dividends Declared

The following rates were paid this quarter July 1, 2017 through September 30, 2017:

### 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%

## Fresh Start Frenzy November 1-30

Refinance your current No Hassle Loan and add an additional \$250.00 the entire month of November!

**Just in time for holiday shopping!**

\*Current No Hassle Loan and account must be in good standing. Other restrictions may apply.

## Financial Highlights

As of 8/31/17  
Members.....29,006  
Assets.....\$228,783,187.63  
Loans.....\$161,596,393.27

### ENJOY EXCLUSIVE SAVINGS EVERY DAY

Members have saved nearly \$2 billion with Love My Credit Union Rewards!



Get more from your credit union membership at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



# Protect Yourself and Your \$

Equifax, one of the major credit reporting agencies, released information on September 7, 2017 that a cybersecurity incident may have potentially impacted approximately 143 million U.S. consumers.

**\*SOCU does not report to Equifax. You could be impacted by this breach through other lenders or financial institutions.**

Please see the Equifax website for more details and ways to protect yourself. <https://www.equifaxsecurity2017.com/>.

## Potential Fraud

Here are some practical tips for individuals whose information may be compromised:

- Personal credit reports should be monitored for new applications that were filed on your behalf.
- Monitor all monthly statements for any unauthorized payments.
- Monitor your existing credit card and Credit Union/ bank accounts closely for charges you don't recognize; such as address or phone number changes.
- Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS. The IRS will only contact you through the mail.

## The FBI recommends the following:

- Ensure anti-virus software is up -to-date.
- Implement a data back-up and recovery plan to maintain copies of sensitive or proprietary data in a separate and secure location. Backup copies of sensitive data should not be readily accessible from local networks.
- Enable automated patches for your operating system and web browser.
- Visit [Identitytheft.gov/databreach](http://Identitytheft.gov/databreach) to learn more about protecting yourself after a data breach.

## December Youth Certificate Special \$5,000.00 ~ 2.50% APY\* ~ 12 Months

Plus you can reinvest your current Youth Certificate Special throughout the month of Decemer at any time without penalty!

\*APY is Annual Percentage Yield. 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, 2017 only.

## Socu

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

## COMMON CENTS - OCTOBER 2017

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



# Upcoming Events



Mark  
Your  
Calendar

## Shred Day 2017 at Northpoint



**Thursday, October 19  
9am - Noon**

In honor of ICU Day we are having a free shred event that is open to the public! You may bring up to 5 bags/boxes to be shredded. Shredding sensitive documents that contain personally identifiable information (like names, addresses, dates of birth and social security and account numbers) is the single best way you can prevent identity theft.

## Trunk or Treat

Dress up the kids and bring them out for Trunk or Treating where employees' of SOCU and other partners will be gathered at their decorated trunks for a fun, safe all-in-one trick or treat event.

**Friday, October 20, 6-8 p.m.**  
Dwight Main St  
**Friday, October 27, 6-8 p.m.**  
Pontiac Caterpillar

## 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 2018 election by December 1, 2017.  
Elections will be held in conjunction with the SOCU's Annual Meeting in Wednesday, January 31, 2018.



## Member Luncheon at Streator K of C



**SOCU Member Luncheon -  
Elder Financial Abuse & B-I-N-G-O!**

Join us for a FREE member education luncheon on Wednesday, November 15th at Knights of Columbus. A light lunch will be served at 11:00 a.m. followed by a presentation from Gary Peck, Regional Director of the Illinois Credit Union League on elder financial abuse and scams targeting senior citizens. We will conclude with some BINGO fun!



## Upcoming Bus Trip

**Sunday, November 26  
Downtown Chicago Shopping Bus Trip**

Cost is \$30 per person or 3,750 Visa Scorecard reward points. The bus will leave Streator at 8:00 a.m. and head to Chicago for a day of shopping, sightseeing or whatever you choose. The bus will depart from the city at 5:00 p.m.

## Holiday Schedule



**Monday, October 9**  
Closed for Columbus Day  
**Saturday, November 11**  
Closed for Veterans Day  
**\*\*Wednesday, November 22\*\***  
All branches open until 6 p.m.  
**Thursday, November 23**  
Closed for Thanksgiving Day  
**\*\*Saturday, December 23\*\***  
All branches open normal hours  
**Monday, December 25**  
Closed in observance of Christmas Day  
**\*\*Saturday, December 30\*\***  
All branches open normal hours  
**Monday, January 1**  
Closed in observance of New Year's Day  
**Monday, January 15**  
Closed for Martin Luther King, Jr. Day  
**Monday, February 19**  
Closed for Presidents Day

## !!!ALERT!!! FEE CHANGE - EFFECTIVE JANUARY 1, 2018

Cash Advance Fee with SOCU debit/credit card (No Charge)  
Cash Advance Fee with NON-SOCU debit/credit card (\$10.00)  
Automatic Transfer to Cover Overdraft per transfer (\$3.00)  
**(Limit 6 per month - Additional overdrafts will result in NSF fee)**

Attention: Federal regulations limit transfers from savings accounts, including Money Market accounts, to a total of six per calendar month. Transfers subject to this limit include automatic (pre-authorized electronic funds transfer or ACH), telephonic (fax, touch-tone, or oral), or internet instruction (online banking). Transfers made in person, by mail, or by ATM are exempt. To comply with regulation, you may be assessed additional fees for applicable transfers or the transfer may be refused. Please see fee schedule. To avoid exceeding the transfer limit from your savings account, please change direct deposits and automatic withdrawals to an SOCU checking account. An unlimited number of transfers are allowed for checking accounts.

## SOCU SCHOLARSHIP

Scholarships available now!  
Up to \$500 free money - quick easy application - no essays required.  
Stop in any branch or go to  
[www.socu.org/scholarship](http://www.socu.org/scholarship)  
for your application.



## 12th ANNUAL TASTE OF THE TOWN

This year's event will be held Wednesday,  
March 14, 2018 at the K of C in Streator.

Beneficiaries of the taste are Streator Stars & Stripes Club, Streator River Rescue, Streator Child Development Center and Engle Lane Penguin Project. Tickets will be available in January 2018 at any SOCU branch or by contacting any of the beneficiaries.

## HOLIDAY SKIP-A-PAY BRING THIS FORM INTO ANY SOCU BRANCH

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.

### I have:

- ☐ Enclosed a check in the amount of \$29.00\* per loan.
- ☐ Authorize a transfer from my savings in the amount of \$29\* per loan.
- ☐ Authorize a transfer from my checking in the amount of \$29\* per loan.

**ACCOUNT NUMBER:** \_\_\_\_\_ **SFX:** \_\_\_\_\_ **MONTH :** \_\_\_\_\_

PRIMARY/CO-APPLICANT/CO-MAKER SIGNATURE

CURRENT PHONE NUMBER

CURRENT EMPLOYER

CURRENT EMAIL ADDRESS

### OFFICE ONLY:

CREDIT COMMITTEE SIGNATURE

CREDIT COMMITTEE SIGNATURE

\*All other terms and provisions of the original agreement are unchanged and remain in full effect. 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. Only two skip-a-pays per calendar year with a minimum 3 months from last extension.

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