

socu events

SHRED DAY

Shred Day - Thursday, October 15th
Celebrate International Credit Union Day
with a free shred day!
9:00am - Noon at the Northpoint Branch

TRUNK OR TREAT

Dress up the kids and bring them out for Trunk
or Treating with SOCU employees giving out
candy from the decorated trunk of their car or
truck.

October 30 6:00 - 8:00 p.m. Pontiac
October 31 9:00 a.m. - Noon Northpoint

BUS TRIPS

Bears vs Rams in St. Louis
Sunday, November 15th. Tickets are \$140
each or 14,000 Scorecard Reward points.

Downtown Chicago Shopping Trip
Cost is \$30 per person or 3,000 Visa Scorecard
reward points. The bus will leave the Owens
Branch at 8:00 a.m. on Sunday, November
29th and head to Chicago for a day of
shopping, sightseeing, or whatever you
choose. The buses will depart from the city at
5:00 p.m. Only 2 buses - get your tickets early.

TASTE OF THE TOWN 2016

Save the Date for the Taste of the Town!
Join us for our 10th anniversary of Streator's
Taste of the Town. Mark your calendars for
March 16, 2016. This year the Taste of the
Town will benefit Dusty Roads, March of
Dimes, Streator Ramp Builders, and Streator
YMCA!



MEMBER LUNCHEON

SOCU Member Luncheon "Frank Sinatra"

Join us for a FREE member education luncheon on Thursday, November 18
at Knights of Columbus in Streator. A light lunch will be served at 11:00
a.m. followed by an informational session on elder fraud and common
financial scams. The luncheon will conclude with a tribute to Frank Sinatra
performance.

Call 815-673-5577 x224 to reserve your spot today-seating is limited!

PONTIAC LIGHT SHOW 2015

SOCU's 6th Annual Animated Light Show will be back at our Pontiac
Branch. We will light up on Friday, November 27th after the lighted parade
then nightly from 5:00 p.m. - 9:00 p.m. on the weekdays and until 10:00
p.m. on the weekends.

November 27th - Light Up - Cocoa & Cash giveaway
December 12th - Children's Christmas Party 5:00-8:00 p.m.

KIDS CHRISTMAS PARTY

Enjoy an afternoon of crafts, games, music and fun for the kids on
Sunday, December 13 from 1:00 - 4:00 p.m. Registration is required and
limited to the first 100 kids. Sign up online at socu.org or call
815-673-5577. The Streator Community Center is located on the
southwest corner of Bridge and Vermillion Streets.

**All children must be accompanied by an adult.*

HOLIDAY CLOSINGS

MONDAY, OCTOBER 12 - CLOSED COLUMBUS DAY
WEDNESDAY, NOVEMBER 11 - CLOSED VETERANS' DAY
WEDNESDAY, NOVEMBER 25 - ALL BRANCHES OPEN UNTIL 6 P.M.*
THURSDAY, NOVEMBER 26 - CLOSED THANKSGIVING DAY
THURSDAY, DECEMBER 24 (CLOSE AT NOON) - CHRISTMAS EVE
FRIDAY, DECEMBER 25 - CLOSED CHRISTMAS DAY
SATURDAY, DECEMBER 26 - ALL BRANCHES OPEN NORMAL HOURS
THURSDAY, DECEMBER 31 (CLOSE AT NOON) - NEW YEAR'S EVE
FRIDAY, JANUARY 1 - CLOSED NEW YEAR'S DAY
SATURDAY, JANUARY 2 - ALL BRANCHES OPEN NORMAL HOURS
MONDAY, JANUARY 18 - CLOSED MARTIN LUTHER KING, JR. DAY

*LOBBY & DRIVE THRU OPEN UNTIL 6PM FOR TELLER TRANSACTIONS ONLY.



THANKS & giving

VISA PROMOTION

HERE ARE 3 WAYS WE SAY THANKS FOR
BEING A VISA CARD HOLDER WITH SOCU!



WE'VE INCREASED
YOUR CREDIT LIMIT!*

DON'T HAVE A **VISA**?
GET YOURS TODAY!



NOV. 16 - DEC. 31 DOUBLE THE
SCORECARD REWARD POINTS
EVERY TIME YOU SWIPE YOUR
SOCU VISA PLATINUM
PERKS CREDIT CARD!**



THE MORE YOU SWIPE THE
MORE YOU'RE ENTERED!
10 CHANCES TO WIN \$100 & 1 CHANCE FOR
\$1,000. JUST FOR USING
YOUR SOCU VISA CREDIT CARD!***

FRESH START FRENZY NOVEMBER 1-30



Just in time for holiday shopping Refinance your current No Hassle
Loan and add an additional \$250.00 the entire month of November!

*Credit limit increase amounts are based on consumer report information, account behavior, and ability to pay. For some accounts that do not automatically receive an increased limit, additional or updated information may be required for underwriting purposes. Requests for credit limit increases can be made by contacting the SOCU credit/debit department or any SOCU loan officer.
**Double scorecard reward points are for purchases only with your SOCU Visa Platinum Perks card from 11/16/15-12/31/15.
***No purchase, credit card or obligation necessary to enter or win. Non-purchase entries and purchase entries have an equal chance of winning. Obtain full official rules at www.socu.org or any SOCU branch.

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 2015

610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437
124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730
EQUAL HOUSING LENDER

CUT HERE

SKIP PAY FORM

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 been open for at least six months, 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. You are not eligible for this promotion if you have already skipped 2 payments within the calendar year 2015 or if the last skip was less than 90 days prior.

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: _____

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.

Financial Snapshot

(All numbers as of 8/31/15)

Members.....26,149
Assets.....\$201,471,511.88
Loans.....\$140,840,820.30

Baby Boomers

Reese H Handzus
Paisley R Betken
McKenzie Lee Ellen Hurt
Jhase Aaron Derossett
Melanie M Villalobos
Gavino Antonio Jose Gallegos
Kinsley Jade Stevens
Jacob Henry Cannon
Alisha A Drapeau
Lilianna Victoria Rose Liptak
Jessie James Davis IV
Cheyenne Sky Hobbs
Avery Mae Van Waes
Blaize W Missel



December 1st - 31st Youth Certificate Special

\$5,000.00 ~ 2.50% APY* ~ 12 MONTHS

*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, 2015 ONLY. YOU MAY RENEW YOUR CURRENT CERTIFICATE ANYTIME IN DECEMBER.

Annual Election & Meeting

Qualified members in good standing, willing to volunteer, and who wish to be a candidate for the SOCU Board of Directors elections are requested to contact SOCU for the 2016 election by December 2015. The qualified candidates will be published in the January 2016 Newsletter. Elections will be held in conjunction with the SOCU's Annual Meeting on January 27, 2016.

Third Quarter Dividends Declared

The following rates were paid this quarter
July 1, 2015 thru September 30, 2015

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%

FEE SCHEDULE CHANGES

Effective at new service offering:
Blue Pay online / telephone credit card processing fee - \$10.00 per transaction

Effective 12/1/15:
Copy of account statement - \$2.00 per statement

Account reopening fee of an account closed within last 120 days - \$29.00

Early closing of a Christmas, Vacation, or Youth Savers Club Account - \$29.00

Effective 1/1/16:
Reg D: Over 6 limited transactions in statement cycle - \$5.00 per month

Notary Service for members - No Charge

Notary Service for non-members - \$5.00 per item

Business Checking: Each check deposited over 50 per month - \$10 per item

Business Checking: Cash disbursements over \$20,000 per month (including checks cashed and not deposited) - \$1.00 per \$1,000

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

SOCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)

● Savings of up to 50% off other popular plans from Credit Union Auto Club

● Save up to \$15 on TurboTax federal tax products

● Save on services for your home from ADT, DIRECTV, Allied, and more

● Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



#SPREADTHELOVE

in October, November and December
SOCU is giving away \$500 each month to one lucky member just for having a CD with SOCU!*



*ONE MONTHLY WINNER WILL BE RANDOMLY CHOSEN EACH MONTH FROM A POOL OF ALL OPEN CERTIFICATES OF DEPOSITS IN OCTOBER, NOVEMBER AND DECEMBER 2015.