

YOUR CHECKING CAN DO *More.*



HIGH YIELD CHECKING

Checking benefits plus a monthly dividend!

4.00%^{APY*}

*Guaranteed through 12/31/26***

Interest-Bearing • No Monthly Service Fee • VISA Debit Card Same Day

*APY = Annual Percentage Yield. Balances up to \$30,000 may earn 4.00% APY. Balances above \$30,000 earn 0.25% APY. Rates effective as of 10/1/2026 and may change monthly. **Qualifications apply.

FELLOW SOCU *Members:*

We recently announced our intention to merge with ANCO Community Credit Union, tentatively scheduled for the end of 2026, subject to approval by the regulators and by ANCO's membership. More details will be communicated as we complete the required steps. We are excited to welcome ANCO's members to the SOCU family, while also expanding our branch network to include a full-service location in the LaSalle-Peru area!

You may have noticed a new **Investments** feature in our Online Banking and on our Mobile App. We have partnered with InvestiFi (via RQD Clearing) to provide this convenient online option accessible to all members, with minimum investment options as low as \$1. Once you register you can choose among stocks, ETF's, and even cryptocurrency. Please note that SOCU employees are not allowed to provide investment advice, however we can help with technical difficulties or get you in touch with our partners at InvestiFi. The investing site also includes educational videos and other resources. If you prefer to work with an investment advisor, remember SOCU members can meet locally with Steve Witek and the team at Witek Wealth Management.

Speaking of financial wellness, our next Member Luncheon will be held in Streator on October 14th. Heather Calkara from the Illinois Attorney General's Outreach Services will be presenting on Advocacy & Fraud Protection for Seniors. Details and registration information can be found in this quarter's newsletter.

-Doug Doug Patterson, CEO

**SHRED
FEST
2026**

free document shredding event

THURSDAY 10/15

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^{OR}TREAT

SAT, OCT. 17TH | 2-5PM

** Ottawa - Jefferson St*

WED, OCT. 21ST | 6-8PM

** Dwight High School West Parking Lot*

FRI, OCT. 23RD | 6-8PM

** Streator Walmart Parking Lot*

SAT, OCT. 24TH | 10-11:30 AM

** Morris Grade School*

SAT, OCT. 24TH | 3-6PM

** Pontiac Chautauqua Park*



Investing could
be right at
your fingertips

Login to your SOCU account to learn more.

Not Insured by NCUA or Other Government or Private Entity | Not Financial Institution
Guaranteed | Not Financial Institution Deposits or Obligations | May Lose Value
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Cryptocurrencies are not federally regulated and involve significant risk including loss of
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agent, and get pre-approved for financing,
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HOLIDAY SCHEDULE

Monday, October 12.....	Closed for Columbus Day
Wednesday, November 11.....	Closed for Veterans Day
Wednesday, November 25	All drive-thrus open until 6PM
Thursday, November 26	Closed for Thanksgiving Day
Thursday, December 24	All branches close at 12PM
Friday, December 25	Closed for Christmas Day
Thursday, December 31	All branches close at 3PM
Friday, January 1	Closed for New Year's Day
Monday, January 18	Closed for Martin Luther King, Jr. Day
Monday, February 15	Closed for Presidents' Day

Pictures with Santa

SATURDAY | 9AM-
DECEMBER 5 | 11AM

MORRIS BRANCH
1804 N Division St



FINANCIAL SNAPSHOT

As of August 31, 2026

members
38,671
assets
\$423,584,269
loans
\$324,296,131

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 2027 election by
December 1, 2026.

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

Wednesday, January 27, 2027
Streator - Oakley Ave Klub - 6PM
(formerly Knights of Columbus)