

Holiday Closings

MONDAY, OCTOBER 13..... COLUMBUS DAY
TUESDAY, NOVEMBER 11..... VETERANS' DAY
WEDNESDAY, NOVEMBER 26..... ALL BRANCHES OPEN UNTIL 6PM
THURSDAY, NOVEMBER 27..... THANKSGIVING DAY
WEDNESDAY, DECEMBER 24..... CLOSE AT NOON - CHRISTMAS EVE
THURSDAY, DECEMBER 25..... CHRISTMAS DAY
WEDNESDAY, DECEMBER 31..... CLOSE AT NOON - NEW YEAR'S EVE
THURSDAY, JANUARY 1..... NEW YEAR'S DAY
MONDAY, JANUARY 19..... MARTIN LUTHER KING, JR. DAY

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 2015 election by December 1st, 2014. The qualified candidates will be published in the January 2015 Newsletter. Elections will be held in conjunction with SOCU's Annual Meeting in January.

3rd Quarter Dividends Declared

The following rates were paid this quarter
July 1, 2014 through September 30, 2014.

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%

BABY BOOMERS

JONATHAN S BUSTOS
BRYLEIGH LOONEY
AARION J. PECK
IAN JOSEPH JIBBEN
KAEDENCE GRETECORD
LYOTO BENJAMIN VARCO
CHLOE LINN LUDKOWSKI

Skip a Pay

It is mutually agreed that this constitutes an extension on:

ACCOUNT #: _____ SUFFIX: _____

The payment skipped will be deferred and added to the end of the original term of this loan. I will resume my payment(s) after skipping the month requested below.

☐ OCTOBER ☐ NOVEMBER ☐ DECEMBER ☐ JANUARY

- ___ I have enclosed a check in the amount of \$29 per loan.
- ___ I authorize a transfer from my savings in the amount of \$29 per loan.
- ___ I authorize a transfer from checking in the amount of \$29 per loan.

Primary/Co-Applicant/Co-Maker Signature Phone #

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. 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.

Only one extension per calendar year may be granted with a minimum of six months from the date of the last ext. The loan cannot be more than 10 days past due.

SOCU Events

Free Shred Day
October 16, 2014 from 9 a.m. to noon at Northpoint Branch East parking lot.

Pontiac Luncheon

Call 815-842-1437 to reserve your spot for our FREE luncheon at Evenglow Lodge Thursday, October 16, 2014 beginning at 11 a.m. followed by entertainment by the Legacy Girls.

Streator Luncheon

Free member luncheon on Wednesday, November 12, 2014 at K of C in Streator. Call 815-673-5577 for complete details and to reserve your spot.

Trunk or Treat

Dress up the kids and bring them out for our free Trunk or Treating event at SOCU. Decorated vehicles of SOCU employees will be open for trick or treating in our parking lot. Friday, October 24, 2014 from 6-9 p.m. at Pontiac and Saturday, October 25, 2014 from 9 a.m. - noon at Northpoint.

Downtown Chicago Shopping
Sunday, November 30, 2014

Cost is \$25 per person or 2,500 Visa Scorecard Reward points. The bus will leave the Owens Branch 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.

Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.

SOCU
VISA

0% APR

on balance transfers
for 12 months*

4.99% APR

on balance transfers
for 60 months*



Through 2014 cash in 3,500
points for a \$25 gas card**

1.99% APR ANY YEAR, ANY
MAKE, ANY MILES!****

It's back for November and December!
1.99% APR up to 60 months and
2.99% APR up to 72 months on
auto purchases!

IN NOVEMBER...

Fresh Start Frenzy

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

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

*All visas subject to credit approval. 0% APR is good for 12 monthly billing cycles and 4.99% APR is good for 60 monthly billing cycles. At the end of the promotional period, any unpaid balance will revert to the current purchase rate. Visa Platinum Edge is currently 13.9% APR and Visa Platinum Perks is currently 10.9% APR **Maximum of four gas cards per member. Choice of gas station limited to Streator, Pontiac and Dwight. Offer ends 12/31/14. ***APY is Annual Percentage Yield. Minimum deposit amount is \$500; Maximum is \$4,500. 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, 2014 only. ****All loans subject to credit approval. Rate may vary based on credit and value. No rate reduction for SOCU Visa. Offer good November 1, 2014-December 31, 2014.

December Youth
Certificate Special
\$4,500.00 Max
2.5% APY
12 Months**

Renew any time in
December without penalty

Animated
Light Show 2014!

SOCU's 5th Annual Animated Light Show will light up Wednesday, November 26, 2014 at the Northpoint Branch and run through the end of 2014. Free events will be held the following dates: Wednesday, November 26 6-9 p.m. Cocoa & Cash with Free Hot Cocoa and Cash Drawings if you come visit the night of light up. Saturday, December 6 6-9 p.m. Frozen Funland with fun, prizes and treats. Saturday, December 13 6-9 p.m. Winter Wonderland with games, crafts and a photo booth. Saturday, December 20 6-9 p.m. Meet Santa and ride on his horse drawn sleigh!

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 2014

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

FACTS

WHAT DOES STREATOR ONIZED CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Payment history
- Account balances and Income
- Credit scores and Account transactions

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **member's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **member's** personal information; the reasons **Streator Onized Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Streator Onized CU Share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 800-595-2454 or go to www.streatoronized.org.

Who we are

Who is providing this notice?

SOCU means Streator Onized Credit Union

What we do

How does **SOCU** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **SOCU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit card

We also collect your information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **SOCU has no affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **SOCU does not share with nonaffiliates so they can market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **SOCU doesn't jointly market.**