

## SCHEDULE OF SERVICE FEES EFFECTIVE MAY 1, 2014

Research Fee	\$25.00 per hour (min \$12.50)	ATM Denied Transaction Fee (First Three Denied Transactions Per Day-Free)	\$1.00
Cashier Checks (under \$1,000)	\$2.00 (per item)	ATM Transfer Fee(at non SOCU owned ATM's)	\$1.00
Money Orders (per item)	\$1.50	ATM Overdraft Fee (per item)*	\$29.00
Travelers Checks	No Charge	Fee for Extra or Replacement ATM OR Debit card	\$5.00
Notary Service	No Charge	NSF ACH Item*	\$29.00
VISA Annual Fee	No Charge	Domestic Wire Transfer	\$25.00
VISA Late Fee	\$25.00	Western Union Money Transfer	\$25.00
Photocopies of Medical Items	No Charge	In-Network Credit Union to Credit Union transfer	\$2.00
Photocopies (per item over 5)	\$0.10	Phone Bill Payment	\$1.50
Lamination (smaller than 8 1/2"x11")	\$0.50	Share Account Closed within 120 days from Opening	\$5.00
Lamination (8 1/2"x 11" or larger)	\$1.00	Loan Late Fee 5% of payment made more than 10 days late.	
Monthly Checking account Service Fee	No Charge	Legals: Levy/Garnishment/Citation	\$29.00
Transfer to Cover Overdraft (Per transfer, maximum of 3 per month)	\$5.00	CPI Placement fee	\$29.00
NSF Draft (per item)*	\$29.00	Mortgage Subordination Fee	\$29.00
Stop Payment (per item if presented to clear)	\$29.00	No Hassle Loan Processing Fee	\$29.00
Photocopy of Draft	\$2.00	Loan Processing Fee for new unsecured loans	\$29.00
Copy of statement from prior calendar year	\$2.00/statement	Loan Extension Fee (including Skip-A-Pay)	\$29.00
Involuntary Closing of an account (Due to misuse)	\$ 29.00	NSF Fee on loan payment paid with NSF check	\$29.00
Check Presented and Returned Fee	\$10.00	Account reopening fee of an account closed w/in last 120days.	\$20.00
Super Saver below required minimum balance fee	\$10.00 per month	Early closing of a Christmas, Vacation, or Youth Savers club account.	\$25.00
Super Saver excessive withdrawal fee	\$10.00 per occurrence	On-Line Bill Pay(fee does not apply if member has e-statements)	\$4.95/mo.
Super Saver Overdraft fee	\$29.00	American Express Gift Checks	\$2.00/ea
License Sticker Fee	\$4.00	American Express Gift Card	\$4.95
Fax Service with in USA (per page)	\$0.50	Dormant Account Fee	\$25.00
Debit Card PIN-based point-of-sale transaction	\$1.00		
ATM Withdrawal Transaction Fee(at non SOCU owned ATM's)			
(First three transactions per month-free; Fee starts after third transaction)	\$1.00		

(Accounts with no communication or verification of contact information within 3 years. If we are unable to contact you regarding your account it will be turned over to Illinois State Abandoned Property)  
\*NSF (Non-Sufficient Funds) Fees subject to change with 30 days notice.

### ON MAY 1ST COP LIMIT GOES UP TO \$750!

## The Case For Stocks

*No matter what the short term brings, stocks may offer long-term growth potential.*

The dramatic rise in the S & P 500® Index since its March 2009 low – and recent pullbacks – have some investors considering taking money out of stocks. Others who bailed or trimmed their holdings after the last downturn may be wondering if it's wise to get back in.

No one knows what will happen in the short term. But the reality is that stocks have proven their ability to provide investors with growth potential over the long term. And with rising costs and longer lives, most of us will likely need portfolio growth. So, take a minute to weigh some fundamental, technical, and strategic reasons to consider the role stocks play in your portfolio.

1. Valuations look reasonable
2. The U.S. economy is improving
3. Global opportunities
4. Stocks offer growth potential

*As an SOCU member you are eligible for a free no-obligation consultation with an LPL Financial advisor. Appointments can be made at SOCU.*

Financial Advisors with, and Securities and Investment Services offered through LPL Financial, Member FINRA/SIPC. SOCU is not a registered broker/dealer and has a brokerage affiliate arrangement with LPL Financial. Investments are not NCUA/NCUSIF Insured. May lose value. Not credit union guaranteed. Not obligations of SOCU.

## NEW LOWER

# 15 YEAR FIXED MORTGAGE RATES



**SANDY MCBRIDE**  
MORTGAGE SPECIALIST  
NMLS#442097

# FRESH START FRENZY\*\*

**REFINANCE YOUR  
CURRENT NO HASSLE  
LOAN AND ADD**

# \$250!

# MAY 1-31

\*All loans subject to credit approval. Current rate as of 3/17/14 is 3.49% APR which is equal to the FFIEC rate and subject to change daily. Limited time offer. Federally insured by the NCUA. Equal Housing Lender. \*\*Current No Hassle Loan and account must be in good standing. Other restrictions may apply.

**Socu**

**COMMON CENTS - APRIL 2014**

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

PICK YOUR PAYMENT  
ON AUTO LOANS  
WITH EXTENDED  
TERMS UP TO  
**108 MONTHS.**



**CUT YOUR AUTO RATE BY 1%!**



**NO PAYMENTS FOR 90 DAYS**  
When You Refinance Your Auto Loan

We'll beat  
your rate on any  
existing loan with another  
financial institution by  
**1% APR\* or we will pay you \$25.00!**



### 8th Annual Taste of the Town

Streator's 8th Annual Taste of the Town was held March 12, 2014. SOCU again partnered with US Foods and St. Mary's Hospital event and raised over \$35,500 for March of Dimes, Streator Community Center, Streator Family YMCA and Streator Substance Abuse Prevention Coalition. Thank you to all that made the Taste a huge success!



### 75th Anniversary Celebration

Join us from 4-9 p.m. on Saturday, August 16th at the K of C in Streator to celebrate SOCU turning 75 years old! There will be food, fun and games for all ages.

### Bus Trips

Cubs vs. Cards | Friday, May 2nd  
\$65 or 6,500 Scorecard Points

Jumer's Gambling Trip | Wed, May 21st  
\$25 or 2,500 Scorecard Points

Sox vs. Yankees | Sunday, May 25th  
\$45 or 4,500 Scorecard Points

Call Dana Stillwell for availability or to be added to the waiting list.

### Baby Boomers

TESSA J DAUGHERITY	BROOKLYN PAIGE GOFF
CARTER JOSEPH SANTORINEOS	MEGAN LANDRUM
CHRISTOPHER RICCONI	BENJAMIN NOAH EGGLESTON
DANIEL K VOIGTS	CASH BERNARD HARFORD
CalLEN B BYARLEY	FINN DOUGLAS FAZI
KNOX JASON SHABALA	CONRAD L BARRETT CHAPMAN
HARPER PELLINO	NOAH M BROWN
STELLA C SHIELDS	REMINGTON MERCY BIROS
GRAYSON L RANDALL	ISAAC J BAILES
LATHOM MICHAEL THOMAS	GRAYSON L RANDALL
JACE MICHAEL CLINE THOMAS	

### SOCU Service Awards

SOCU employees were recently recognized for their years of service to SOCU.

Cheryl Davis 25 Years    Lisa Smith 20 Years    Sandy McBride 15 Years

Kelly Holocker & Jim Kohrt  
10 Years

John Haag, Donna Helwig, Jessica Holland & BJ Travers  
5 Years

If you see any of these employees, be sure to thank them for their service to SOCU!

### \$30,000 Personal Loans! One monthly payment made simple!

We've increased our limit on personal loans to \$30,000! Consolidate your debt to SOCU today!

### FINANCIAL SNAPSHOT

Members - 23,676  
Assets - 192,719,014.42  
Loans - 118,539,913.81

### First Quarter Dividends Declared Jan 1, 2014 thru March 31, 2014

REGULAR SHARE ACCOUNTS		
\$4.99 or less.....	0.00%	0.00%
\$5.00 to \$999.99.....	0.25%	0.25%
\$1,000.00 to \$9,999.99.....	0.25%	0.25%
\$10,000.00 and over.....	0.25%	0.25%
IRA SHARE ACCOUNTS.....		
	0.35%	0.35%
CHRISTMAS CLUBS.....		
	0.35%	0.35%
VACATION CLUBS.....		
	0.35%	0.35%
E-Z SAVERS ACCOUNTS.....		
	0.25%	0.25%
YOUTH SAVERS CLUB.....		
	0.35%	0.35%

### Join SOCU for National Credit Union Youth Week Celebrations April 20-26

During this time, we encourage all youth to open an account and start saving today. We will be participating in a National Savings Challenge. All minors that make a deposit during this time will be eligible to win one of 10 \$100 gift cards.



### MEMBERSHIP IS NOW OPEN TO WOODFORD & MCLEAN!

Tell your friends and family they're now eligible to join you at SOCU for our great services!

\*APR is Annual Percentage Rate. All loans subject to credit approval. Rate may vary based on credit, term and value. Not valid with any other offers or on current SOCU loans. Promotion has a floor rate of 1.99% APR. Existing loan contract must be presented to prove the current rate and to receive the lower rate or \$25.00. Federally insured by the NCUA. Limited time offer.