



EVERYDAY CHECKING

The simplicity of our standard account is everything you need in a checking without all the fees.

CHECK OUT OUR NEW CHECKINGS!



SCAN TO LEARN MORE



HIGH YIELD CHECKING

Save more for what's next by putting your money to work for you. You get all the features plus a monthly dividend.



FRESH START CHECKING

Looking to leave your old checking account problems in the past? It's all you need to get back on track and build a history of responsible account management.



SENIOR CHECKING

Senior Checking Account offers all the benefits of our Everyday Checking Account with no minimum balances or monthly fee. It's that easy.



EARLY START CHECKING

It's never too early to start your financial journey. Along with a parent or guardian learn responsible money habits now.



FELLOW SOCU *Members:*

Just in time for Spring, we are freshening things up around SOCU! Renovations have recently been completed at our Pontiac Branch, so stop in to say "Hi" and see the refreshed look. For anyone having trouble opening a checking account due to past events, perhaps our new Fresh Start Checking can help. We understand that bad things can happen to good people, and this new product is one more way we try and help people recover their financial standing.

Another fresh product offering is our High-Yield Checking Account, which allows eligible members to earn more interest without tying up their funds. New home mortgages can now include escrow for taxes and insurance in the monthly payment. Ask your favorite Member Service Representative to learn more about any of these new products. Coming soon you will also have the option to communicate with SOCU via text, in addition to phone, online chat, and video call which we already offer.

April is National Credit Union Youth Month. This year's theme is "Unleash the Power of Saving at Your Credit Union." SOCU representatives will be out at area schools teaching students about building savings and other financial tips.

Meanwhile, please be vigilant about protecting your account information. Financial institutions have seen an uptick in fraud during recent months, and the scammers are always finding new ways to trick people into giving up their personal data. Remember we will never call you to ask for an online banking password, or for a code sent to your phone or email. We will never need that information, only a fraudster would. Whenever in doubt about someone reaching out from SOCU, make sure to end that conversation and call us back at a phone number you know to be real. We would prefer a transaction takes a little longer if it means keeping your data and your money safe.

-Doug Doug Patterson, CEO

HOLIDAY CLOSINGS

Memorial Day
Monday, May 29

Juneteenth
Monday, June 19

Independence Day
Tuesday, July 4

MEMBER LUNCHEON

Tuesday, May 9 at 11 AM

Pitstick Pavillion | Route 23, Ottawa

Lunch will be served at 11 AM

Steve Witek of LPL Financial will discuss
Investments, Annuities & IRAs.



The Saddle Shoe Sisters
will be the entertainment!



Call 815-673-5577 or sign up online today!

FINANCIAL SNAPSHOT

As of February 28, 2023

members
35,101

assets
\$344,953,826

loans
\$265,511,600



SOCU will never ask you to provide this code to any of our representatives over the phone. If you are asked to provide this code, please hang up and call SOCU directly at 815-673-5577. This code is only used for multi factor authentication in order to access online banking. DO NOT share this code with anyone to keep your information safe.

EMPLOYEE MILESTONES

SOCU Employees were recently recognized for their years of service. If you see any of these employees, be sure to thank them for their hard work & dedication to our members!

Kris Conner 25 Years

Sandy McBride 25 Years

Dawn Santorineos 20 Years

Dana Stillwell 15 Years

Craig Nettleingham 10 Years

Payton Crawford 5 Years

Karame Schoon 5 Years

Elish McCann 5 Years

Hallie Smith 5 Years

Krystal Hinthorn 5 Years

Amy Price 5 Years



the Power of Saving at Your Credit Union™

April is National Credit Union Youth Month! Financial education is crucial, and we want to help you teach your children about the importance of being responsible with money and saving for the future. The first step to teaching your kids about money is talking about money.

The most effective way to teach is by having frequent discussions and not to lecture. Look for teachable moments and always be willing to answer questions. Sometimes parents don't want their children to worry about financial matters or think they are too young to understand, but that is not the case. So how to start the talk?

Ask questions.

If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.

Make them part of your budgeting.

If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

Open a youth savings or checking account.

This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now! We have savings and checking account options for both kids and teens.

NOW
AVAILABLE

Mortgage Escrow Accounts for New First Mortgage Loans

APPLY
TODAY!



Fresh Start FRENZY

is Back!



starts May 1st

NO CREDIT CHECK LOANS

Refinance your current
No Hassle Loan, plus add
an additional \$250 for
a limited time only!*

*All loans subject to credit approval. Members must be in good standing and have an active account for at least 6 months with direct deposit totaling \$800 or more per month for the last 3 months. A \$29.00 application fee will apply. Maximum loan amount is \$2,000.00. Maximum term is 12 months. Limited time only. Federally Insured by the NCUA.



KICK YOUR DEBT OUT-OF-THE **RED**

BALANCE TRANSFERS

1.99%^{APR*} FOR 6 MONTHS



8.99%^{APR*} FOR 24 MONTHS

+ No Transfer Fees + No Annual Fees

AFTER PROMOTIONAL PERIOD RATE REVERTS TO

10.90%^{APR*} to **23.90%**^{APR*}

*All Visas subject to credit approval. APR=Annual Percentage Rate. Promotional rate of 1.99% APR applies for 6 months after you transfer a balance. Promotional rate of 8.99% APR applies for 24 months after you transfer a balance. Balance transfers may not be used on existing SOCU loans. After the promotional period ends, any unpaid balance will revert to the current purchase APR, between 10.90%-23.90% APR, based upon your creditworthiness. Limited time offer. Federally insured by the NCUA.