

2016 SOCU Scholarship Recipients

SOCU Scholarship recipients for 2016 were randomly drawn by the scholarship committee. Nine names were chosen from a pool of eligible applicants submitted to the credit union and a total of \$4,250 was awarded.

\$500 Scholarships

Savanna Bennington
Toni Bresnahan
Camden Dodge
Haley Gula
Crystal Heikkila
Madison Jacobs
William Linn

\$250 Scholarships

Emily Gula
Charlie Jenkins
Joshua Kacvinsky

Congratulations again to all the scholarship recipients and good luck!
Applications for 2017 scholarships will be available in the SOCU lobbies and online at socu.org in November 2016.



Bus Trip

Downtown Chicago Shopping

Join us for a trip to Chicago on Sunday November, 27. Skip the traffic, relax on the bus and get all your Christmas shopping done in one trip. Leave Streator at 8am and Chicago at 5pm.

\$30.00 or 3,750
Scorecard Reward points



Community Events

Come see SOCU at the following community events:

Friday, August 5

Livingston County Relay at Pontiac High School

Sunday, September 4

Pontiac Threshermen's Parade

Sunday, September 18

Pontiac's Cops & Kids Golf Outing

Sunday, September 18

Dwight Harvest Days Parade

Sunday, October 2

Grundy County Corn Festival Parade

Financial Snapshot

All numbers as of 05/31/16

Members: 27,028

Assets: \$208,368,814.18

Loans: \$144,452,748.91



Second Quarter Dividends Declared

The following rates were paid this quarter
April 1, 2016 thru June 30, 2016

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%



Constructed in August 2011



SOCU Pontiac's Anniversary Celebration

August 1st - 6th



Cash Cab

The cash cab will be making multiple appearances throughout the week!



Ice Cream Giveaway

Come see the Prairie Farms ice cream truck Downtown Pontiac on Madison Street. Wednesday, August 3rd from Noon - 2pm.



Supermarket Sweep

The grand prize winner will get one minute running the aisles of County Market cramming anything and everything into their cart up to \$500

Name _____

Phone _____

Email _____

* One entry per person. Form must be submitted by July 22, 2016. Visit socu.org for official rules.



Saturday August 6th 1pm - 3pm

Join us for fun, food and games as we celebrate our 5th anniversary at our Pontiac branch! Come out and enjoy...

- Cookout
- Prizes
- Games for the kids



Watch the newspaper and social media for Certificate Specials and celebration updates!

SOCU

120 E. NORTHPOINT DR. PHONE: (815) 673-5577
912 N. SHABONA ST. PHONE: (815) 673-1589
FEDERALLY INSURED BY THE NCUA

COMMON CENTS - JULY 2016
610 S. NEWPORT RD. PONTIAC IL PHONE: (815) 842-1437
124 E. MAIN ST. DWIGHT IL PHONE: (815) 584-9730
NMLS # 421974 EQUAL HOUSING LENDER

\$30,000 Personal Loan Special

AS LOW AS
9.99% APR*

*All loans subject to credit approval. Rate may vary based on credit and term. 60 month maximum term. Limited time offer.

Refinancing Your Mortgage at SOCU Pays!

We saved over \$90,000 for our members with just 2 mortgage refinances!

Bank A

\$107,000.00
4.25%
360 Months
312 Months Remaining

SOCU

\$107,000.00
3.00%
180 Months
\$43,257.86 INTEREST SAVED
Saved 132 mo from original term

Bank B

\$112,000.00
4.75%
360 Months
285 Months Remaining

SOCU

\$112,000.00
3.00%
180 Months
\$47,823.33 INTEREST SAVED
Saved 105 mo from original term

*For illustrative purposes only. Actual savings may vary based on rate at time of loan.



Your Credit Score DOES Matter!

\$23,000 Auto Purchase - 66 Month Loan Repayment

	Member A	Member B
Credit Score	720	599
Interest Rate	1.99% APR	12.99% APR
Monthly Payment	\$369	\$490
Total Payments	\$24,298.55	\$32,298.98
Finance Charges	\$1,298.55	\$9,298.98

Difference: Member B pays almost \$8,000 more in finance charges over the life of the loan because of their lower credit score. Let us help you raise your score and give you a FREE credit score checkup today.

*This is for illustrative purposes only. The monthly payments and APR are based on an auto loan of \$23,000 over a 66 month repayment schedule. Other products may have different rates and terms. All loans are subject to approval.



FREE BluePay ACH Loan Payments have arrived!

Beginning July 15th all members can pay loan payments with just their routing number and account number free of charge through Blue Pay. One more reason to have your loans at SOCU!

***This service is free of charge for loan payments only.**

Member Education Luncheon

Wednesday, September 21, 2016 at 11 a.m. at the Knights of Columbus in Odell. After a light lunch Steve Witek, of LPL Financial, will discuss investment options before the crowd is entertained by Peter Oprisko and his Dean Martin tribute performance.

Space is limited, contact 815-842-1437 to reserve your spot.

Do we have your cell phone number and email?

Help us help you prevent fraud on your VISA card by providing SOCU with your current cell phone number and email address.

2-Way Email and Text Messaging communications for Visa Credit Card fraud alerts are here to prevent fraud.

Call our Plastics Department today at 815-673-5577 x102 or visit EZCardInfo.com to update your personal information.

VISA Balance Transfers

0% APR for 12 months or 4.99% APR for 60 months*

*All Visa's are subject to credit approval. Current Visa rates are as follows: Platinum Edge 13.9% APR and Platinum Perks 10.9% APR. SOCU Visa Balance transfer promotion includes 0% fixed for 12 months or 4.99% fixed for 60 months from the date of the transfer. Any unpaid balance will revert back to the current purchase rate. Members must have the transferring balance available on their SOCU Visa Credit Card at the time of transfer. They may also be eligible for balance increases for a more feasible option.

SKIP YOUR PAYMENT IN JULY OR AUGUST

Act like it's December and skip your payment in July or August!

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 made at least the equivalent of six full monthly payments with at least one payment within the last 60 days, 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.

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.

CUT HERE

Save at the pump with the FUEL DISCOUNT AWARD!

SPEND
Use your ScoreCard card for everyday purchases to earn ScoreCard Bonus Points.

SWIPE
Swipe your ScoreCard card at the beginning of your transaction at a participating BP station pump & redeem points for \$0.50 off per gallon up to 20 gallons max!

SAVE
Your gas price will roll back at the pump to reflect the discounted price instantly!

For details, visit ScoreCardRewards.com.

SCORECARD

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