

BUS TRIPS

Baseball Trips are coming!

Watch for the dates for the 2015 baseball season to the Chicago Cubs and White Sox games. As soon as we secure tickets, we will post them for sale at all branches and online at www.socu.org.



GET SOCIAL WITH SOCU



Stay up to date on SOCU's specials and promotions! Text Club - Text SOCU to 36000
Facebook - Like SOCU at www.facebook.com/streatornized
Twitter - Follow SOCU @streatoro

SCHOLARSHIPS

Applications Available Now!

Earn up to \$500 in free money for college – quick easy application – no essays required. Stop in any branch for your application or go to www.socu.org/scholarships. All applications must be completed entirely to be considered and are due by April 1, 2015.

MEMBER EDUCATION

Free Member Education and Luncheon on Wednesday, March 25, 2015

11:00 am at the Knights of Columbus in Streator

Enjoy a light lunch, a quick education session and then an hour long tribute to Connie Francis. Due to space, luncheons are for members only and your spot needs to be reserved by calling 815-673-5577.

New Debit Cards Designed by members!

GET
YOURS
TODAY!



*Free custom card at account opening or within six months of current debit card expiration date. Otherwise, there is a \$5.00 charge for a lost or replacement card.

RING IN THE NEW YEAR WITH THESE CERTIFICATE SPECIALS

MEMBER APPRECIATION CERTIFICATE SPECIAL

1.00% APY* - 12 Months
\$15,000 Maximum Amount

*APY is annual percentage yield. \$1,000.00 minimum deposit; \$15,000 maximum. Rate subject to change without notice. Not eligible for IRA Certificates. One Certificate per member. Certificates will renew at the current 12 month rate. Limited time offer.

STEP-UP CERTIFICATE SPECIAL

0.85% APY** - 18 MONTHS
No Maximum Amount

Enjoy this competitive APY. You choose when to take advantage of a one-time rate increase opportunity. Call us today to find out more!

**APY is annual percentage yield. \$1,000.00 minimum deposit. The Step-Up Certificate allows one rate increase (at the member's discretion) during the initial 18 month term. The new rate will equal the current, offered interest rate for the 18 month Step-Up Certificate at the time you choose to exercise your rate increase option. This new rate will only apply for the remaining term of the CD until maturity. Not eligible for IRA Certificates.



SOCU

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
FEDERALLY INSURED BY THE NCUA SOCU'S ROUTING #: 271989688 EQUAL HOUSING LENDER

COMMON CENTS - JANUARY 2015

As Low As **1.99% APR up to 60 months**

Or As Low As **2.99% APR for 72 months**

on vehicle purchases*

(with .25% SOCU Visa discount)

* All loans subject to credit approval. Rate may vary based on credit, term and value. Rate stated is as low as rate with a .25% SOCU visa credit card discount. Limited time offer.



Snapshot

Financial Snapshot | All numbers as of 11/30/14

Members 24,742 | Assets \$195,472,892.93 | Loans \$131,766,789.83

Annual Meeting Save the Date

SOCU's 76th Annual Meeting and Election is on Wednesday, January 28, 2015 at the Knights of Columbus in Streator. The meeting will begin at 6:00 p.m. with punch and cookies to follow – call 815-673-5577 to RSVP.

The following members will be seeking board election:

Scott Bulthuis, Robert Lee II, Walter Rakoczy, Jr and Michael Ralph

The Ninth Annual "Taste of the Town" is being held on Wednesday, March 12, 2015 at the Knights of Columbus in Streator. This event, put on by SOCU, US Foods, Vactor, Heritage Manor/Evergreen Place and St. Mary's Hospital will benefit Blessings in a Backpack, March of Dimes, Streator Substance Abuse Prevention Coalition and Voluntary Action Center. Enjoy a night filled with delicious food from local restaurants along with a live and silent auction plus other games of chance. Tickets are \$25 each or 2/\$40 for general admission and \$50 each for VIP admission and available now at SOCU.

If you are interested in sponsorship opportunities or donating to the event, please contact Dana Stillwell at 815-510-3069

Buried in Debt? Not this year!



0%^{APR}
for 12 months*

or

4.99%^{APR}
for 60 months*

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



VISA BALANCE TRANSFERS

*All Visas subject to credit approval. 0% is fixed for 12 months and 4.99% is fixed for 60 months from date of transfer; any unpaid balance will revert back to the current purchase rate. Rates as of 1/1/15 are as follows: Platinum Edge 13.9% APR; Platinum Perks 10.9% APR. Limited time offer.

Boomers

LAKIN BRYNN PAUL
SARAH ABBOTT
JACOB MICHAEL NORTH
TYSON JARRETT GAEDE
FLYNN A EGGLESTON
WADE A CENTKO
MELINA SELEEN FLORES-SANTIAGO
GRADY CARTER YOUNG
BENJAMIN M BROWN
FALLYN B ALBERT
LOLA ROSE PISZCZOR
REMINGTON JAMES FERGUSON
HENRY JON ABBOTT
ARIA MARIE PINNEY
BAILEY KAY MCCULLOCH
HUDSON GEORGE DUTKO
HALEY J STOLLER
PRYOR SCOTT HUGHS

Dividends

4th Quarter Dividends Declared

The following rates were paid this quarter
October 1, 2014 through December 31, 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%