

ATTENTION MEMBERS! Your Response is Required

We are making an important change to your overdraft protection service. Courtesy Pay, which is presently available to you, offers Streator Onized to pay withdrawals to your checking account that would cause it to become overdrawn.

What is Courtesy Pay?

Instead of returning a check to the merchant because of insufficient funds, Streator Onized will pay your check, saving you additional charges from the merchant. Or if you make a debit transaction in a store, online or via the phone and the transaction overdraws the account, Streator Onized also covers the overdraft for a \$25 fee.

Beginning August 15, 2010, we will not pay overdrafts on your everyday debit card transactions unless you ask us. If you "OPT-IN," the transaction will be paid.

Why should I opt-in?

Courtesy Pay saves you the embarrassment an accidental overdraft can cause. It also helps protect your credit rating.

Plus, it offers peace of mind should an emergency arise.

How can I opt-in?

Call Streator Onized Credit Union at 815-673-5577 or visit www.streatoronized.org.

PRIZE PATROL HAS BEEN ON THE MOVE!

Prize Patrol has hit Chippers and McDonald's in Streator in the months of April and May to award Streator Onized Credit Union members just for being members! All members present in the restaurants when the Prize Patrol made their appearance were awarded \$5 gift certificates to the respective restaurants. In total, 41 members received gift cards at Chippers and 26 members received gift cards from McDonalds!



Save Today for Their Tomorrow!

Introducing!



- Pays Higher Rates Than Savings
- No Minimum Balance
- Up to Age 22 Eligible

* Youth Savers Club dividends paid monthly; pays out on November 30th annually. Early closing fee of \$25. Limited to age 22 & under.

Common Cents - July 2010

VISA Promotion

Transfer Your Balance

- **4.99% APR** fixed through 5/31/2011
- **No hidden fees**
- **Transfer high interest balances & save big**

* No hidden fees! The 4.99% APR is fixed through May 31, 2011; the rate will then default to the current posted SOCU Visa credit card purchase rate. As of 7/01/10 Visa rates are as follows: Classic, 13.9% and Platinum, 10.9% APR. Offer ends 9/30/10.

Great Low Rates on Extended Terms

63 Months – As low as 4.25% APR

72 Months – As low as 4.75% APR

2009 & Newer Vehicle Purchases

* **All loans subject to credit approval.** Offer available on 2009 or newer vehicle purchases only. Rates will vary based on credit, value, and term. 4.25% APR is an as low as rate based on a 63-month or less term and 4.75% APR is an as low as rate based on 64-72 month term. Call for additional details. Limited time offer.

great rates!

SOCU Awards Scholarships!

Streator Onized Credit Union Scholarship recipients for 2010 were randomly drawn at the May Board of Directors meeting. Eight names were chosen from a pool of eligible applicants submitted to the credit union.

Receiving \$500 scholarships were:

- Jeffrey Armour, Jr. of Streator who is going to be a freshman at Bradley University and will major in engineering.
- Cody Doran of Dwight will be a junior at Illinois State University majoring in Education/ Business Teacher.
- Brianna Lucas of Streator will be a sophomore at Bradley University majoring in Health Science (physical therapy) & minors in Business Administration.
- Thomas (TJ) Renner, Jr. of Streator is going to be a freshman at Illinois Valley Community College in the automotive program.
- Nicholas Hart of Pontiac will be a freshman at Joliet Junior College majoring in Music Arts.

Receiving the \$250 scholarships were:

- Jordan Hillyer of Streator will be a freshman at Kendall College and will major in baking and pastry.
- Paige Neaterour of Streator will be a junior at Loyola University-Chicago majoring in biology (pre-med.)
- Jaron Burash of Streator will be a Sophomore at St. Ambrose University majoring in Education/History Teacher.

*Congratulations again to all the scholarship recipients and good luck!
Applications for 2011 scholarships will be available in the SOCU lobbies and online at www.streatoronized.org in January 2011.*

BUS TRIPS

Cubs vs. Phillies - Thursday, July 15, 2010 @ 7:05 p.m. The cost is \$65 per person. Call the credit union or Chamber office for details & availability: (815) 672-2921

Sox vs. Tigers - Sunday, August 15, 2010 @ 1:05 p.m. The cost is \$65 per person. Call the credit union or Chamber office for details & availability: (815) 672-2921

ROCK OF AGES - Sunday, October 3, 2010 - It's time for a trip to the Bank of America Theatre in Chicago. Rock of Ages is based on a small town girl from the Sunset Strip, who in 1987 meets a big city rocker and in LA's most famous rock club, they fall in love to the greatest songs of the 80s. Don't miss the premiere of this awesomely good time about dreaming big, playing loud and partying on! Tickets are \$105 each and include the bus ride and ticket to the show.

FEE CHANGES

Effective September 1, 2010 the fee for a garnishment, levy, or citation will be \$25.00. Please call the credit union if you have any questions regarding the above fee.

Butter Braid Fundraiser

SOCU is holding a butter braid fundraiser to benefit the various charities we help support. Butter Braids are a delicious flaky pastry that come in 9 flavors and are sold for \$11 each. SOCU will take orders through July 28, 2010 with expected delivery around August 15th. Call today to place your order!

Additional ATMs Added

SOCU's Debit/ATM cardholders can now use the ATM's at Financial Plus Credit Union in Ottawa, Peru and Mendota. The addresses are:

- + **800 Chestnut Street, Ottawa, Illinois 61350**
- + **2813 Plaza Drive, Peru, Illinois 61354**
- + **1905 13th Avenue, Mendota, Illinois 61342**

Second Quarter Dividends Declared

THE FOLLOWING RATES WERE PAID
THIS QUARTER APRIL 1, 2010
THRU JUNE 30, 2010

REGULAR SHARE ACCOUNTS - TIER RATE{S}

\$4.99 or less	0.00%
\$5.00 to \$999.99	0.75%
\$1,000.00 to \$9,999.99	0.75%
\$10,000.00 and over	0.75%
IRA SHARE ACCOUNTS	1.00%
CHRISTMAS CLUBS	1.00%
VACATION CLUBS	1.00%
E-Z SAVERS ACCOUNTS	0.75%

*CALL FOR YOUTH SAVERS & SUPER SAVERS RATES!

first quarter baby boomer members:

- + Zerrick A. Fuller
- + Jaice A. Skeen
- + Zayden David Gallick
- + Hayden E. Marsinko
- + Jerry L. Timberlake Jr.
- + Madison Ann Stych
- + Yareli A. Garcia
- + Bentley Fuentes
- + Logan James Leskanich
- + Azyel Xzavier Luna
- + Jillian L. Clift
- + Joseph Peter Berg

STREATOR ONIZED CREDIT UNION

120 E. Northpoint Dr. Phone (815) 673-5577 • 912 N. Shabbona St. Phone (815) 673-1589 • Pontiac Branch: 210 W. Water St. (815) 842-1437 • Dwight Branch: 124 E. Main St. (815) 584-9730