

We've Got You Covered!

Streator Onized Credit Union
Skip-A-Payment Loan Program

Here's how it works...

1. Complete the form below in full.
2. Sign the form and return to SOCU with \$25.00 per payment skipped.
3. Only one skip-a-payment per year.
4. SKIP YOUR PAYMENT!

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 been open for at least three months, which are in good standing, except: Mortgage, Home Equity, Checking line of credit, and No Hassle Loans.

It is mutually agreed that this constitutes an extension on: Account #: _____
Suffix: _____

The payment skipped will be deferred and added to the end of the original term of this loan. I will resume my payment(s) after skipping the month requested below.

I would like to skip my loan payment this month:

OCTOBER _____ DECEMBER _____
NOVEMBER _____ JANUARY _____

I have:

Enclosed a check in the amount of \$25.00 per loan: _____

Authorize a transfer from my savings in the amount of \$25 per loan: _____

Authorize a transfer from my checking in the amount of \$25 per loan: _____

Primary/Co-Applicant/Co-Maker Signature

Current Phone Number

Current Employer

Current Email Address

All other terms and provisions of the original loan 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 principal balance.

Office Use Only:

Credit Committee Signature

Credit Committee Signature

Only one extension per calendar year may be granted with a minimum of six months from the date of the last ext. The loan cannot be more than 10 days past due.

GREAT HOME EQUITY RATES

5.55% FIXED APR* UP TO 10 YEARS OR **4.44% Fixed APR* UP TO 60 MONTHS**

*All loans subject to credit approval. 4.44% APR based on 60 months or less financing; 5.55% APR based on 61 months and over financing. Maximum loan to value is 80%. Limited time offer.



A GUARANTEED* NO HASSLE LOAN!

\$500 - \$1,000 - \$1,500

*Loan approval is subject to full direct deposit of your entire payroll check or Select Employee Group payroll deduction into your SOCU account. Income verification may be required. \$500.00 is based on a six month term at 24.49% APR; payment includes Payment Protection. One loan per member at any given time. Other restrictions may apply. Rates, terms and conditions may vary, and are subject to change at any time without notice.

Common Cents - October 2010

SOCU
 News you need to know....

HOLIDAY CLOSINGS:

- Monday, October 11 - Columbus Day
- Thursday, November 11 - Veterans Day
- Thursday, November 25 - Thanksgiving Day
- Friday, December 24 - close @ noon - Christmas Eve
- Saturday, December 25 - Christmas Day
- Friday, December 31 - close @ noon - New Years Eve

IMPORTANT CHANGE:

Effective January 1, 2011 Streator Onized Credit Union will no longer sell or redeem savings bonds.



Thursday, October 21, 2010

FREE SHRED DAY!

FOR ALL MEMBERS 9AM - 1PM

All members are encouraged to bring up to five bags/boxes of shred at no charge.

INTERNATIONAL CREDIT UNION DAY

At Streator Onized Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 54,000 credit unions worldwide. On October 21, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

2.99% LOAN SPECIAL

APR* on 2010 & newer vehicle purchases!

**All loans subject to credit approval. Rate may vary based on credit and value of vehicle. 60 month term or less only. Limited time offer.*

ANNUAL ELECTION

Qualified members in good standing, willing to volunteer, and who wish to be a candidate for the SOCU Board of Directors elections are requested to contact SOCU for the 2011 election by December 1st, 2010. The qualified candidates will be published in the January 2011 Newsletter. Elections will be held in conjunction with the SOCU Annual Meeting in January 2011.



It's Not too Late to OPT IN

Federal Regulation "E" Overdraft Protection Rule Changes

As of August 15, 2010 **ATM and everyday debit card purchases** that result in overdrawing your account are only covered if you **OPT IN**.

If you want to continue your current overdraft protection coverage for your every day debit card purchases, please visit www.streatoronized.org or telephone us at 815-673-1589.

*Don't risk being denied a purchase at a merchant register, **OPT IN TODAY!***

SOCU Bingo is Back - Bingo With a Twist!

Join your fellow SOCU members at SOCU bingo on Wednesday, October 13 or Wednesday, November 17 at the Knights of Columbus Hall in Streator. Both sessions begin at 11:00 a.m. and include a soup & sandwich lunch with dessert.

All members are invited to attend one of the two sessions, but can be put on the waiting list in case the other session does not fill up.

The October 13 Bingo session will be all about the Benefits of Credit Union Membership, where you will learn the difference between banks....

The November 17 Bingo session will be all about the Products and Services at SOCU. We will go into depth about the different things we offer to our members to enhance your financial relations with the credit union.

Call Dana Stillwell at 815-673-5577 to reserve your spot today!

MEMBER BUS TRIPS

DOWNTOWN CHICAGO SHOPPING TRIP - Sunday, November 28, 2010 - \$25 per person.

The bus will leave the Shabbona St. at 8:00 a.m. and head into the city for you to shop, explore or dine along the Magnificent Mile and the downtown area. We will depart the city at 6:00 p.m. (one hour later than usual.)

Reserve your seat today, seating is limited!

Third Quarter Dividends Declared
THE FOLLOWING RATES WERE PAID
THIS QUARTER July 1, 2010
THRU SEPTEMBER 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%
YOUTH SAVERS CLUBS	1.00%
E-Z SAVERS ACCOUNTS	0.75%

***CALL FOR SUPER SAVERS RATES!**

third quarter baby boomer members:

- + Grace Noel Turner
- + Sofia Marie Jasso
- + Jacob J. Torres-Jemilo
- + Jaxon Mitchell Flahaut
- + Anabella L. Boldt
- + Raegan Jane Lepper
- + Jaxon Hallowell
- + Christian A. Evans
- + Marisa Fay Tamez
- + Dylon M. Dunning
- + Tatiana M. Villalobos
- + Jonathan D. Reum
- + Presley Tutko
- + Brinley Rae Torres
- + Nicholas M. Ruiz

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