

72nd Annual Meeting & Dinner Dance

SOCU's 72nd Annual Meeting and Dinner Dance is on January 29, 2011 at the Knights of Columbus Hall in Streator. Dinner will be served at 6:00 p.m. The meeting will begin at 7:15 p.m. with dancing beginning at 8:00 p.m. Tickets are on sale now at all SOCU locations. The following board members will be seeking re-election: Scott Bulthuis, Don Darm, Bob Lee & Michael Ralph.

Save the Date

The Fifth Annual "Taste of the Town" is being held on Wednesday, March 24, 2011. This event, put on by Streator Onized Credit Union and US Foodservice, benefits the Heartland division for the March of Dimes. Come enjoy a night filled with fine dining from area restaurants and a silent and live auction.

fourth quarter baby boomer members:

- | | | |
|---------------------------|------------------------|----------------------------|
| + Matthew Charles Riordan | + Joshua Robert Abbott | + Shelby G. Ondek |
| + Noah Ryan Rathbun | + Hunter L. Yuhas | + Chase Nicholas Holberton |
| + Hadlee Mae Scorby | + Grant William Wissen | + Cheyenne W. Snyder |
| + Madelyn Marie Bressner | + Lena Drewes | + Zander C. Riblet |
| + Maia Grace Miller | + Logan M. Musovich | + Kaydee Jean Bliss |

SOCU Scholarship Applications Available Now!

Scholarship applications for the 2011/2012 school year are now available at all credit union locations as well as online. SOCU will be awarding three \$500 scholarships and four \$250 scholarships. Scholarships must be completed entirely and be postmarked by May 1, 2011. A random drawing will be held at the May 2010 Board of Directors meeting to determine the recipients.

TAX TIME:

DIRECT DEPOSIT YOUR TAX REFUND!
Have your 2010 income taxes direct deposited into your SOCU account. You can also E-File with Turbo Tax on the web. Visit www.streatoronized.org, www.YourPontiacCreditUnion.com or www.YourDwightCreditUnion.com to file online.

It's Fast & Easy!

IRA's

It's that time for IRA season. Don't forget to make your 2010 contributions by April 15, 2011. You can also make an appointment with Steve Witek from LPL Financial Services or call Lisa Billups, our IRA specialist to go over any IRA questions you may have.

*CALL FOR SUPER SAVERS RATES!

Fourth Quarter Dividends Declared

THE FOLLOWING RATES WERE PAID THIS QUARTER October 1, 2010 THRU December 31, 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%

SOCU'S ROUTING NUMBER: 271989688

THE INTEREST LOSER CHALLENGE

LOSE RATE NOW!

2% OFF* YOUR NEXT PERSONAL LOAN

- CONSOLIDATE DEBT
- GO ON VACATION
- LIMITED TIME OFFER

*All loans subject to credit approval. This offer cannot be combined with any other offers.

4.99% APR ON ALL VISA BALANCE TRANSFERS*

Did you open high interest store credit cards over the holiday? Transfer them to your SOCU Visa! Need a credit limit increase?

CALL TODAY!
Begins February 1, 2011 – June 30, 2011

*No hidden fees! The 4.99% APR is fixed through March 31, 2012; the rate will then revert to the current posted SOCU Visa credit card purchase rate. As of 1/1/2011 Visa rates are as follows: Classic, 13.9% APR and Platinum, 10.9% APR. Offer ends 6/30/11.

Common Cents - January 2011
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

Rev. 01/2011

FACTS

WHAT DOES STREATOR ONIZED CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and Payment history ■ Account balances and Income ■ Credit scores and Account transactions When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Streator Onized Credit Union chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Streator Onized CU share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 800-595-2454 or go to www.streatoronized.org.

Page 2

Who we are	
Who is providing this notice?	SOCU means Streator Onized Credit Union
What we do	
How does SOCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does SOCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or Deposit money ■ Pay your bills or Apply for a loan ■ Use your credit or debit card We also collect your information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ SOCU has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ SOCU does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ SOCU doesn't jointly market.