

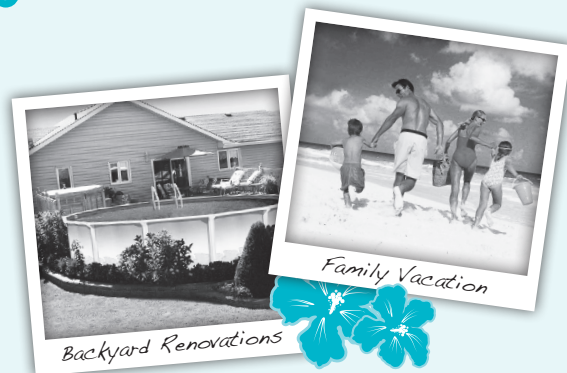
## SOCU Personal Loans for Personal Reasons

- College Expenses
- Vacation
- Debt Consolidation

up to **\$15,000**  
as low as **7.99%** APR\*

\*All loans subject to credit approval. Minimum loan amount \$10,000, maximum term is 60 months. Rate may vary based on credit. Limited time offer. Federally insured by the NCUA.

## Use the equity in your home for...



Home Equity Line of Credit

**2.99%** APR\*  
Fixed for 24 Months

\*All loans subject to credit approval. Rate is fixed for 24 months and then will revert to the current Home Equity Line of Credit Rate which is the prime minus .10%. Maximum loan to value is 80%. Limited time offer. Federally insured by the NCUA.

## Last Chance • 31 Days of Giving

*Nominate your favorite organization or charity today!*

SOCU is giving back to 31 different charities & organizations the entire month of December 2011. This will be held in conjunction with SOCU's animated light show. All of SOCU's internal 2011 fundraising efforts will be applied to the 31 Days of Giving. The goal is to raise a minimum of \$6,200 - or an average of \$200 for each of the 31 charities.

The nomination process is underway and nominations must be submitted by Monday, August 15. Forms are also available online, and at all SOCU branches. The charity or organization does not have to be nominated for money only – it can also be nominated for volunteers and specific items. Call Dana Stillwell at 815-673-5577 for additional information.

### Nomination Form :

Organization name : \_\_\_\_\_

What is needed (i.e. volunteers, cash, specific items) : \_\_\_\_\_

Who does this benefit : \_\_\_\_\_

Submitted by : \_\_\_\_\_ Phone : \_\_\_\_\_

# ◆SOCU◆ PONTIAC Grand Opening Sat. July 30th 12-4pm

610 S. Newport Rd. Pontiac



## Register to Win a "Trip to Hawaii"

No purchase necessary. Need not be present to win.  
See official rules for more information.

Common Cents - July 2011

Streator Onized Credit Union

120 E. Northpoint Dr. Phone (815) 673-5577 • 912 N. Shabbona St. Phone (815) 673-1589  
Pontiac Branch: 610 S. Newport Rd. (815) 842-1437 • Dwight Branch: 124 E. Main St. (815) 584-9730

## Ca\$h in with your Visa ScoreCard Rewards®

- Increase your next certificate rate by .50% APY
- Decrease your loan rate by .50% APR
- One ScoreCard® point equals on dollar

Call a loan officer for more details.

## ScoreMore with your SOCU Visa Platinum Credit Card!

ScoreCard® now gives you more Bonus Points - 2x, 3x, 4x or more with ScoreMore.

SOCU Visa Platinum credit cardholders can ScoreMore using their ScoreCard Rewards card. ScoreMore is a rewards program that provides cardholders additional Bonus Points for qualifying purchases made at ScoreCard's network of over 8,000 online and in-store retailers.



### SOCU Awards Scholarships

Streator Onized Credit Union Scholarship recipients for 2011-2012 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:

- Christopher J. Poldek of Streator will be at Junior at Western Illinois University majoring in Psychology.
- Cody A. Brown of Streator will be a freshman at Joliet Junior College studying Agricultural Business.
- Andrew M. Katcher of Streator will be a freshman at Monmouth College studying Accounting.
- Christopher S. Durham of Pontiac will be a junior at Illinois State University studying Telecommunications Management.
- Wesley K. Lehman or Dwight will be a freshman at Joliet Junior College studying Agriculture Education

#### Receiving \$250 scholarships:

- Molly J. McMeen of Streator is studying for her Master's Degree in Speech/Language Pathology at St. Ambrose University
- Sandra Spangler of Wenona will be a freshman at Southern Illinois University in Edwardsville studying Secondary English Education
- Amanda Depaz of Streator will be a freshman at Illinois Valley Community College studying Nursing.

**Congratulations again to all the scholarship recipients and good luck!**  
**Applications for 2012 scholarships will be available in the SOCU lobbies and online at [www.streatoronized.org](http://www.streatoronized.org) in January 2012.**

# SOCU news you need to know...

Effective September 1, 2011 the **Dormant Account Fee** will increase to **\$25** and **Cashiers Check** fee will increase to **\$2**.

We now have a 24-hour ATM at the new Pontiac Branch, located at 610 S. Newport Rd.

### Upcoming Bus Trips

**Thursday, August 4, 2011 - Sox vs. Yankees**

Take a trip to the South Side! Game time 7:10 p.m. \$75 per ticket.

**Saturday, August 27, 2011 - Cubs vs. Brewers (In Milwaukee)**

Join us for a trip to Miller Park! Game time is 6:10 p.m. \$89 per ticket.



### First Quarter Baby Boomer Members

Hunter Lee Rice

Mateo J Vazquez

Mason Lee Decker

Tyler Harrison Park

Kaybri L Richardson

Cooper J Gallick

Andrea Serna

Isabella Ruth Ragan

Brock A Rexroad

Racey M Miller

Gretchen Ann Kaschke

Addyson Elise Pedelty

### Second Quarter Dividends Declared

The following rates were paid this quarter

April 1, 2011 thru June 30, 2011

#### Regular Share Accounts - Tier Rate(s)

\$4.99 or less	0.00%
\$5.00 to \$999.99	0.50%
\$1,000.00 to \$9,999.99	0.50%
\$10,000.00 and over	0.50%
IRA Share Accounts	1.00%
Christmas Clubs	1.00%
Vacation Clubs	1.00%
E-Z Savers Accounts	0.50%

Interest Loser has been Extended for Visa Balance Transfers!!!



**4.99% APR\***

**FIXED THROUGH 12/31/12**

**Transfer High Interest Balances & Save Big**

\*No hidden fees! The 4.99% APR is fixed through December 31, 2012; the rate will then revert to the current posted SOCU Visa credit card purchase rate. As of 7/1/2011 Visa rates are as follows: Classic, 13.9% APR and Platinum, 10.9% APR. Offer ends 6/30/11.