

DON'T SWEAT

The Debt

1.99% VISA BALANCE TRANSFER

FIXED FOR 12 MONTHS

*The 1.99% APR balance transfer rate is good through June 30, 2012. This APR will be in effect for 12 months on any transfers made during the promotional period. After the 12 months, any balances will revert to your standard APR. Please contact Carol Stash for details.



Think PINK Happenings

January

Annual Meeting 50/50
Proceeds benefit Think Pink

February 5th

Pancake Breakfast 7:30-10:30am
at K of C in Streator

March 30th

Bake Sale at ALL locations

April

Survivor/Memorial Bartending
at Teke's

Streator Onized Credit Union

is Celebrating our success in 2011 and sharing it with our members in a big way.

SOCU has returned over

\$300,000.00

TO OUR MEMBERS* TO SAY THANK YOU FOR YOUR LOYALTY!

* All members of SOCU with a savings account as of 11/21/11 received a \$15.00 deposit into their savings account on 11/22/11. One reward per primary member. Federally insured by the NCUA

IT'S TIME TO CELEBRATE at Streator Onized Credit Union

**1st Place - National Credit Union Association
Community Credit Union of the Year**

**1st Place - Statewide Dora Maxwell
Social Responsibility Award**

**2nd Place - Nationwide Dora Maxwell
Social Responsibility Award**

Streator Onized Credit Union

COMMON CENTS - JANUARY 2012

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

F.A.S.T. *Fast Amortizing Short Term First Mortgage Loan*

As low as

2.99% APR

**Call the SOCU Mortgage Department
815.673.1589**

*All loans subject to credit approval. Rate may vary based on credit term and value. 2.99% is based on a 60 month term with 740 or above TransUnion credit score. Equal Housing Lender. Federally insured by the NCUA. Limited time offer.

73rd Annual Meeting / Dinner Dance / Election

SOCU's 73rd Annual Meeting and Dinner Dance is on Saturday, January 28, 2012 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 SOLD OUT – call 815-673-5577 to be added to the waiting list.

The following board members will be seeking re-election:
Cherie Grennan, Ruth Madara and Don Luckey

Save the Date

The Sixth Annual “Taste of the Town” is being held on Wednesday, February 29, 2012. This event, is hosted by Streator Onized Credit Union, US Foods and St. Mary's Hospital will benefit Streator Community Center, Streator Unlimited, The March of Dimes, Streator Child Development Center, ADV/SAS and Illinois Valley Brain Injury Clubhouse. Come enjoy a night filled with fine dining from area restaurants and a silent and live auction. Tickets are now available at both Streator branches and are \$20 each or 2/\$30 for general admission and \$50 for VIP admission.

Direct Deposit Your Tax Refund
 Have your 2012 income taxes direct deposited into your SOCU account. You can also E-File with Turbo Tax on the web. Visit www.streatoronized.org to file online through Turbo Tax. It's Fast & Easy!

IRAs
 Did you know? An SOCU IRA CD is an excellent investment! We charge NO early withdrawal penalty to make any changes to your IRA Certificate if you are over age 70 1/2. Talk to Lisa Billups, our IRA specialist today!

Save the Date

Saturday, April 14, 2012 the Streator Chamber will host “Stems & Stilettos,” a wine tasting and auction fundraiser at the Knights of Columbus hall in Streator.

Holiday Closings

Monday, January 16th
Martin Luther King's Birthday

Monday, February 20th
Presidents Day

CPI Fee: Effective March 1, 2012, if your loan is placed with CPI insurance, SOCU will assess a \$25 administrative fee per placement.

NEWS UPDATES

ACH Notice Disclosure: Under the Operating Rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, SOCU is not required to give next day notice to you of receipt of an ACH item and will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**Coming Soon
 iPhone & Android
 Apps!**



Fourth Quarter Baby Boomer Members:

- / Lillian Elise Swital
- / Bryce A Lucas
- / Lisandro Flores
- / Malea R Zavada
- / Chance Ryan Emmons
- / Mark Painter
- / Ezra Rodriguez
- / Bransen Blaze Carroll
- / Alexis M Grieves
- / Mark William Warwick
- / Cal Patrick Thomas Mital
- / Jackson J Parrish
- / Charleigh R Stephens
- / Logan Brett Gee

SOCU Scholarship Applications Available Now!

Scholarship applications for the 2012/2013 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, 2012. A random drawing will be held at the May 2012 Board of Directors meeting to determine the recipients.

Fourth Quarter Dividends Declared

The following rates were paid this quarter October 1, 2011 thru December 31, 2011

Regular Share Accounts - Tier Rate(s)	
\$4.99 or less	0.50%
\$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%
YOUTH SAVERS CLUBS	1.00%
E-Z Savers Accounts	0.50%