



# CENTRAL SOYA FCU

### Credit Union Hours:

**Monday-Friday**

**8:00 a.m. to 5:00 p.m.**

**260-724-1338**

**1-877-392-5977**

**260-724-1325 FAX**

[www.centraalsoyafcu.org](http://www.centraalsoyafcu.org)

**1ST QUARTER, 2022**

**1200 North 2nd Street  
Decatur, IN 46733**

## Think Spring

Looking to start home improvements projects? Looking for cash to achieve those projects? Stop in or call Angie or Jessica at (260) 724-1338 Or (877)-392-5977.



Lets talk about Home Equity Line of Credit.

### HOLIDAY CLOSINGS

**2022**

APRIL 15TH	GOOD FRIDAY
MAY 30TH	MEMORIAL DAY
JUNE 20TH	JUNETEENTH
JULY 4TH	4TH OF JULY
SEPTEMBER 5TH	LABOR DAY
NOVEMBER 24TH	THANKSGIVING
NOVEMBER 25TH	DAY AFTER THANKSGIVING
DECEMBER 23RD	CHRISTMAS EVE
DECEMBER 26TH	CHRISTMAS DAY



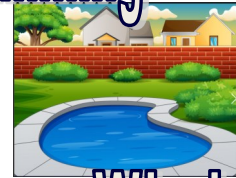
### What is HELOC?



Home equity loans put your house to work. Are you thinking about sprucing up your house or buying a new car, consider a home equity loan. A home equity line of credit, like a credit card, gives you a predetermined borrowing limit and allows you to access money when you need it.

Home equity- the amount your house is worth that's more than your housing loans, both mortgage and equity- determines the credit line. Home Equity Loans put your house to work!

## Swimming



## Windows



## Remodeling

Check us out on our website @

[www.centraalsoyafcu.org](http://www.centraalsoyafcu.org)

Become informed on rates, loan information and answers to your credit union questions.



# Welcome

I am excited to introduce myself as Central Soya's newest teller. My name is Amy Howell I have been married to my husband for 6 years and we have 3 beautiful children. One daughter and 2 sons. I have been a member of the credit union since 1990 and am really excited to be on the other side of the counter with this great group serving our community.



# ATM LOCATOR

<https://centalsoyafcu.org>

CLICK ON ALLIANCE ONE LOCATOR

CREDIT UNIONS WITHIN NETWORK: NO FEES



## PROTECT YOURSELF FROM SCAMMERS

A scam happens when a criminal tricks you into giving your information for a promise of receiving products or goods in return. Many times this happens by phone, mail, email or over the internet.

There are many different types of scams. Here are just a few of the most common:

- \* Credit Card Scams
- \* Utility Scams
- \* Tax Scams
- \* Online Purchase Scams
- \* Lottery Scams
- \* Grandparent phone scam

### Protect Yourself from Scammers

\* Learn more about protecting yourself from scams by visiting

[consumerfinance.gov](https://www.consumerfinance.gov) or [consumer.ftc.gov/scam-alerts](https://www.consumer.ftc.gov/scam-alerts)

DIVIDENDS EFFECTIVE 2/8/2022		
SAVINGS		.10%
DRAFT		.05%

Share Certificate Rates: EFFECTIVE 2/8/2022		
TERM	APR*	APY*
6 mo.	0.15%	0.15%
1 yr.	0.20%	0.20%
2 yr.	0.30%	0.30%
3 yr.	0.45%	0.45%

\* APR - Annual Percentage Rate  
\* APY - Annual Percentage Yield  
EFFECTIVE 2/8/2022

New Rates as of 2/8/2022		
IRA Certificate Rates:		
Term	APR*	APY*
Savings	.30%	.30%
6 mo	.175%	.175%
12 mo	.25%	.25%
24 mo	.35%	.35%
36 mo	.50%	.50%
48 mo	.60%	.60%
60 mo	.65%	.65%

\* APR - Annual Percentage Rate  
\* APY - Annual Percentage Yield

## LOAN Rates: New Rates as of 02/8/2022

### NEW CAR

36 mo	2.49%	APR*
48 mo	2.74%	APR*
60 mo	2.99%	APR*
72 mo	3.24%	APR*

### USED CAR

#### 2016 OR NEWER

36 mo	3.00%	APR*
48 mo	3.20%	APR*
60 mo	3.30%	APR*
72 mo	3.50%	APR*

### USED CAR

#### 2014 TO 2016

48 mo	4.0%	APR*
-------	------	------

### USED CAR

#### OLDER USED VEHICLE

Up to 36 mo	5.5%	APR*
-------------	------	------

## RECREATIONAL VEHICLES & BOATS

36-60 mo	5.0%	APR*
72 mo	6.0%	APR*

### SHARE SHARED

36 mo	3.25%	APR*
-------	-------	------

### PERSONAL LOANS

24 mo	9.75%	APR*
48 mo	10.75%	APR*

### HOME EQUITY LOANS

VARIABLE RATE PRIME-1%  
CALL OFFICE FOR MORE INFORMATION

\* APR-ANNUAL PERCENTAGE RATE

