Central Soya Federal Credit Union

3RD QUARTER, 2026

CENTRAL SOYA FEDERAL CREDIT UNION WOULD LIKE TO THANK OUR MEMBERS FOR YOUR PATIENCE AND GRACE DURING THE SHARETEC OUTAGE.

WE APPRECIATE OUR MEMBERS!

MEMBER APPRECIATION DAY

FRIDAY, OCTOBER 16TH
BEGINNING AT 8 AM
COOKIE COTTAGE COOKIES AVAILABLE
MANLEY MEATS CATERING AVAILABLE FOR LUNCH

COME JOIN US FOR FOOD, SIGN UP FOR PRIZES &
PICK UP A FREE GIFT & VOTE FOR YOUR BOARD OF DIRECTORS & CREDIT COMMITTEE

CREDIT UNION INFO

MONDAY-FRIDAY
8AM TO 5PM
(260) 724-1338
FAX (260) 724-1325
CENTRALSOYAFCU.ORG

FALL RENOVATIONS?

WANTING TO IMPROVE YOUR HOME BEFORE THE HOLIDAYS?

LOOK INTO A HOME EQUITY LINE OF CREDIT (HELOC)- THE HELOC GIVES YOU A PREDETERMINED BORROWING LIMIT AND ALLOWS YOU TO ACCESS MONEY WHEN NEEDED

HOLIDAY CLOSINGS 2026

NOVEMBER 11TH VETERANS DAY
NOVEMBER 26TH THANKSGIVING
NOVEMBER 27TH DAY AFTER THANKSGIVING
DECEMBER 24TH CHRISTMAS EVE
DECEMBER 25TH CHRISTMAS DAY
DECEMBER 31ST NEW YEAR'S EVE- CLOSING AT 11:00

DEBIT CARD ALERTS

WANT TO BE ALERTED WHEN A PURCHASE HAS BEEN MADE ON YOUR DEBIT CARD?
SIGN UP ONLINE @CENTRALSOYAFCU.ORG

PROTECT YOURSELF FROM SCAMMERS!!

SCAM ALERT

WATCH OUT FOR SCAMS THROUGH PHONE CALLS, EMAIL, PHYSICAL MAIL AND ON THE INTERNET.

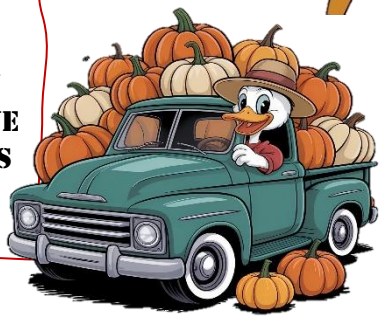
CREDIT CARDS

ONLINE PURCHASES

UTILITY

TAX, LOTTERY & MORE

CONTACT THE CREDIT UNION AT (260) 724-1338 IF YOU HAVE ANY QUESTIONS OR CONCERNS REGARDING SCAMS



3RD QUARTER DIVIDENDS

SAVINGS	0.50%
DRAFT	0.10%

CHRISTMAS CLUB (2026-2027)
2.00% STARTING OCT 1ST

SHARE CERTIFICATE RATES:

	APR	APY
6 MO.	0.50%	0.50%
1 YR.	0.70%	0.70%
2 YR.	0.55%	0.55%
3 YR.	1.00%	1.05%

CD SPECIAL 1-2 YEARS $5,000 MIN
4.50%

CARS, TRUCKS & STREET MOTORCYCLES

LOAN TYPE	TERM	APR
NEW VEHICLE	36 MO.	5.50%
NEW VEHICLE	48 MO.	5.75%
NEW VEHICLE	60 MO.	6.00%
NEW VEHICLE	72 MO.	6.25%
USED 2020 OR NEWER	36 MO.	5.50%
USED 2020 OR NEWER	48 MO.	5.75%
USED 2020 OR NEWER	60 MO.	6.00%
USED 2020 OR NEWER	72 MO.	6.25%
USED 2019 OR OLDER	48 MO.	6.25%
USED 2019 OR OLDER	60 MO.	6.50%

RECREATIONAL VEHICLES & BOATS

36-60 MO. 6.50% 72 MO. 7.00%

SHARED SECURED

36 MO. 3.25%

PERSONAL LOANS

UP TO 24 MONTHS 13.00%

24-48 MONTHS 13.00%

'TIS THE SEASON

IRA CERTIFICATE RATES:

TERM	APR	APY
SAVINGS	.35%	.35%
6 MO.	.60%	.60%
12 MO.	.70%	.70%
24 MO.	.80%	.80%
36 MO.	1.00%	1.00%
48 MO.	1.10%	1.10%
60 MO.	1.20%	1.20%

IRA SPECIAL 1-2 YEARS
$5,000 MIN 4.50%