

# 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)

**4th QUARTER, 2021**  
**1200 North 2nd Street**  
**Decatur, IN 46733**

## *HOLIDAY CLOSINGS*

2022

JANUARY 17TH MARTIN LUTHER KING  
 FEBRUARY 21ST PRESIDENT'S DAY  
 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

## *Retirement Announcement*

**We would like to  
 announce the  
 retirement of  
 Eileen Funk.  
 Eileen has 7  
 years of service  
 with the  
 Credit Union. Her  
 Retirement date  
 was  
 December 20, 2021.**



## 4th Quarter Dividends Declared

The Board of Directors has declared a quarterly dividend of **.175%** Annual Percentage Rate with an Annual Percentage Yield of **.175%** on regular share savings accounts for the fourth quarter. Dividends are compounded daily and paid quarterly.



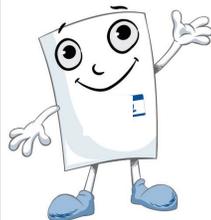
The back door is closed. You will need to park at the south entrance and use that door only.

Masks are required!

## DO YOU RECEIVE ELECTRONIC STATEMENTS?

***E-STATEMENTS ARE SAFER, FASTER, AND MORE CONVENIENT***

- \* RECEIVE E-STATEMENTS AT NO COST TO YOU
- \* NO POSTAL MAIL DELAYS
- \* REDUCE THE *CLUTTER* OR *STORAGE* OF PAPER STATEMENTS
- \* MOST *MAIL IDENTITY THEFT* OCCURS THROUGH PAPER DOCUMENTS



For questions or assistance please contact your credit union staff at 260-724-1338 or visit the Credit Union branch; 1200 North Second Street, Decatur.

## Central Soya FCU Mission Statement

CSFCU is dedicated to serving our membership in a professional manner while at the same time providing the utmost care and financial guidance towards

**SUSPECT FRAUD ON YOUR ACCOUNT?  
CALL—1-888-846-6804**

**FIND ATM LOCATIONS  
THROUGH  
ALLIANCE ONE @  
<https://centralsoyafcu.org>**

**HOME PAGE**

New Rates as of **11/22/2021**

**LOAN Rates:**

**NEW CAR**

36 mo	2.49% APR*
48 mo	2.79% APR*
60 mo	2.99% APR*
72 mo	3.75% APR*

**USED CAR**

**2016 OR NEWER**

36 mo	3.10% APR*
48 mo	3.20% APR*
60 mo	3.24% APR*

**USED CAR**

**2013 TO 2015**

48 mo	4.0% APR*
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**USED CAR**

**OLDER USED VEHICLE**

Up to 36 mo	5.5% APR*
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**CAMPER, MOTORCYCLE,  
SNOWMOBILE, BOAT,  
PERSONAL WATER CRAFT**

**100 % RETAIL PRICE**

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

\* APR—ANNUAL PERCENTAGE RATE

**Walmart**

Debit Card Users:

If you use your debit card 3 times within a 24-hr period with Wal-Mart either at the store, pharmacy, Murphy USA, Sam's Club, or online with the online ordering pickup, your debit card will be locked up for security purposes.

Ex. I get gas at Murphy USA, go to Wal-Mart and pick up a prescription and then go buy my groceries. I may get a phone call confirming my purchases (to make sure they aren't fraudulent) now. If I try to use my debit card somewhere else, it is likely not to work. Please make sure you are signed up with the credit union for fraud alert phone calls-this will help ensure that your card doesn't get locked up.

First Data has implemented a new rule to secure member's cards and protect them from fraud. We know this may be an inconvenience, but it is for the security of your account. Please call us at 260-724-1338 with any questions you have concerning this.

New Rates as of **9/14/2021**

**Share Certificate Rates:**

	APR	APY
6 mo.	0.20%	0.20%
1 yr.	0.25%	0.25%
2 yr.	0.35%	0.35%
3 yr.	0.45%	0.45%

APR - Annual Percentage Rate

APY - Annual Percentage Yield

New Rates as of **9/14/2021**

**IRA Certificate Rates:**

Term	APR	APY
Savings	.35%	.35%
6 mo	.20%	.20%
12 mo	.30%	.30%
24 mo	.40%	.40%
36 mo	.50%	.50%
48 mo	.60%	.60%
60 mo	.65%	.65%

