



# 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.centralsoyafcu.org**

**4<sup>th</sup> Quarter, 2025**  
**1200 North 2nd Street**  
**Decatur, IN 46733**



## Important Notice

### CD SPECIAL

12 months / 1 year – 4.00%  
24 months / 2 years – 4.00%  
\$5,000 minimum

### New Season Special

2022 and newer  
Vehicles  
36-72 months  
@ 3.99%

### HOLIDAY CLOSINGS

- January 1<sup>st</sup>- New Year's Day
- January 19<sup>th</sup>- Martin Luther King JR
- February 16<sup>th</sup>- President's Day
- April 3<sup>rd</sup>- Good Friday
- May 25<sup>th</sup>- Memorial Day
- June 19<sup>th</sup>- Juneteenth
- July 3<sup>rd</sup> – 4<sup>th</sup> of July
- September 7<sup>th</sup>- Labor Day
- November- 26<sup>th</sup>- Thanksgiving
- November- 27<sup>th</sup> Day after Thanksgiving
- December 24<sup>th</sup>- Christmas Eve
- December 25<sup>th</sup>- Christmas Day
- December 31<sup>st</sup>- New Year's Eve- *closing at 11:00*

## 4<sup>th</sup> Quarter Dividends Declared

The Board of Directors has declared a quarterly dividend of 0.50% Annual Percentage Rate with an Annual Percentage Yield of 0.50% on regular shares and special savings accounts. Dividends are compounded daily and paid quarterly.



## Did you know we have a new and improved Mobile Banking App?



Download our new Central Soya FCU app in your app store on your mobile device. This means you can now view account balances, transfer money within your own personal accounts or even to another member, make a loan payment, make a payment to your VISA credit card, and so much more all at a click of a button.

When you sign up for mobile banking will also sign you up for paperless statements!



\*Please call the office if you have any questions regarding our mobile banking app

## Central Soya Federal Credit Union Privacy Notice

*Central Soya Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.*

*If you have any questions, please contact the office.*

### Information We Collect and Disclose About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms;
  - Information about your transactions with us or others;
  - Information we receive from a consumer reporting agency, such as the credit bureau
  - Information obtained when verifying the information you provide on an application or other forms.
- This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Central Soya Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.



Looking for an ATM with no surcharges?  
Just download the ATM Co-Op App to your smart phone!  
It's as easy as a touch of your finger-Just type in the location  
of where you work, go to school, live or where you are traveling.

This app will provide you with a list with the most  
convenient locations and their addresses. Driving directions  
may also be offered to easily locate the nearest machine.

## Wrap up all of the stress of holiday spending and open a Christmas club account!

Deposit an amount of your choice and earn monthly interest From  
October to October and never have to fear the holiday season again. Please  
call the credit union if you have any questions.

### Protect yourself from fraud

Examples of what fraud could look like:

- A suspicious text message/emails from unknown numbers asking for personal information
- Spam Callers
- Fake websites
- Romance scams (sweetheart swindles)-building trust online asking for money for emergency or travel

If you are unsure if you are in a fraudulent situation

- DO NOT GIVE OUT ANY PERSONAL INFORMATION!!
- Call Central Soya Federal Credit Union @260-724-1338 for help

