



**Central Soya**  
Federal Credit Union

**CREDIT UNION HOURS**

**MONDAY-FRIDAY**

**8AM TO 5PM**

**(260) 724-1338**

**FAX (260) 724-1325**

**CENTRALSOYAFCU.ORG**



**1<sup>ST</sup> QUARTER, 2026**

**1200 NORTH 2<sup>ND</sup> STREET**

**DECATUR, IN 46733**



**WELCOME**

**HOLIDAY CLOSINGS**

**2026**

**APRIL 3<sup>RD</sup> GOOD FRIDAY**

**MAY 25<sup>TH</sup> MEMORIAL DAY**

**JUNE 18<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**



**SPRING RENOVATIONS?**

**WANTING TO START  
HOME IMPROVEMENT  
PROJECTS?**

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



**"LIMITED TIME"**

**VEHICLE SPECIAL**

**MUST QUALIFY!**

**TERM APR**

**36-72 MONTHS 3.49%**

**USED 2022 OR NEWER**



**PROTECT YOURSELF FROM SCAMMERS!!**



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

**CREDIT CARDS**

**ONLINE PURCHASES**

**UTILITY**

**TAX AND LOTTERY**

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

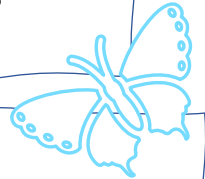


**1<sup>ST</sup> QUARTER DIVIDENDS**

**SAVINGS 0.50%**

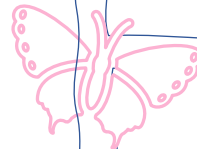
**DRAFT 0.10%**

**CHRISTMAS (2025-2026) 2.00%**



**SHARE CERTIFICATE RATES:**

	<u>APR</u>	<u>APY</u>
<b>6 MO.</b>	<b>0.50%</b>	<b>0.50%</b>
<b>1 YR.</b>	<b>0.70%</b>	<b>0.70%</b>
<b>2 YR.</b>	<b>0.55%</b>	<b>0.55%</b>
<b>3 YR.</b>	<b>1.00%</b>	<b>1.05%</b>
<b>CD SPECIAL 1-2 YEARS \$5,000 MIN</b>		
	<b>4.50%</b>	



**CARS, TRUCKS & STREET MOTORCYCLES**

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

**RECREATIONAL VEHICLES & BOATS**

**36-60 MO. 6.50% 73 MO. 7.00%**

**SHARED SECURED**

**36 MO. 3.25%**

**PERSONAL LOANS**

**UP TO 24 MONTHS 13.00%**

**24.48 MONTHS 13.00%**

**IRA CERTIFICATE RATES:**

<u>TERM</u>	<u>APR</u>	<u>APY</u>
<b>SAVINGS</b>	<b>.35%</b>	<b>.35%</b>
<b>6 MO.</b>	<b>.60%</b>	<b>.60%</b>
<b>12 MO.</b>	<b>.70%</b>	<b>.70%</b>
<b>24 MO.</b>	<b>.80%</b>	<b>.80%</b>
<b>36 MO.</b>	<b>1.00%</b>	<b>1.00%</b>
<b>48 MO.</b>	<b>1.10%</b>	<b>1.10%</b>
<b>60 MO.</b>	<b>1.20%</b>	<b>1.20%</b>
<b>IRA SPECIAL 1-2 YEARS \$5,000</b>		
	<b>MIN 4.50%</b>	