



# 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**

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



## CD SPECIAL

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

**Important Notice**

## HOLIDAY CLOSINGS

June 19<sup>th</sup> – JUNETEENTH CLOSED  
July 4<sup>th</sup> – INDEPENDENCE DAY CLOSED  
September 1<sup>st</sup> – LABOR DAY CLOSED  
November 27<sup>th</sup> – THANKSGIVING  
CLOSED  
November 28<sup>th</sup> – DAY AFTER  
THANKSGIVING CLOSED  
December 24<sup>th</sup> – CHRISTMAS EVE  
CLOSED  
December 25<sup>h</sup> – CHRISTMAS DAY  
CLOSED

## 2nd 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 on your VISA credit card, and so much more all at a click of a button.

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

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



## TOP 6 SECURITY DOS & DON'TS

### DO

1. **Be observant when withdrawing cash from ATM's.** Look for wobbly parts and malfunctioning screens as these may indicate the presence of a card skimmer. Contact your card issuer immediately if you inadvertently insert a card into a suspicious ATM.
2. **Know your daily balance for checking and savings accounts.** Even better, sign up for mobile card controls and alerts that notify you of transactions. [www.centralsoyafcu.org](http://www.centralsoyafcu.org)
3. **Check your own credit.** Identity thieves are hard at work opening accounts in the names of innocent consumers. Every consumer in the U.S. is entitled to receive a copy of his or her credit report once a year. Start at this link: <https://www.annualcreditreport.com/index.action>.

### DON'T

1. **Just download apps from anywhere.** There are many unlicensed banking apps out there, and many popular smartphone apps today that appear harmless-but contain risky code.
2. **Talk to unknown callers.** If you don't recognize the phone number on the other end of the line, don't answer. Fraudsters are aggressive, and there are many tools out there they can use to synthesize human voice now. Don't give away a sample of yours.
3. **Swipe cards.** EMV chip cards and digital wallets like Apple Pay are much more secure than that old magnetic stripe. If a business is still asking you to swipe at checkout, shop elsewhere.





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.

## **THERE ARE MANY REASONS AND OPPORTUNITIES FOR A PERSONAL LOAN**

Car repairs • Debt Consolidation • Dream Vacation • Tuition • Electronics • Appliances • And so much more

Head over to our website or stop on into the office to get an application!!



## **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.

### **Keep your funds and personal information safe**

Use only strong passwords & update passwords on a regular  
 basis

Keep all of your electronics updated to the newest update  
 available

Restrict access to your personal information

Keep track of the purchases you make, and an eye out for  
 suspicious transactions

Setup security questions when given the option

