

# MONEYCLIPS

FOR MEMBERS OF COVANTAGE CREDIT UNION



The CoVantage Cares Foundation will be accepting monetary donations at CoVantage branches during our Giving Tuesday Campaign, Nov. 28-Dec. 12, where the foundation will match up to \$175,000 in total donations. Selected charities in our communities will keep donations within each area:

- ♥ Abundant Life Mission - Menominee, MI
- ♥ Antigo Community Food Pantry - Antigo
- ♥ Big Brothers Big Sisters of Northeast Wisconsin - Shawano
- ♥ Community Benefit Tree - Appleton, Neenah, Menasha
- ♥ Crandon Area Rescue Squad - Crandon
- ♥ Elcho Area Community Food Pantry - Elcho
- ♥ Encompass Early Education & Care - Suamico, De Pere
- ♥ Evergreen Community Initiatives - Stevens Point, Plover
- ♥ Friends of the Crystal Falls District Community Library - Crystal Falls, MI
- ♥ Hmong American Center - Wausau Area
- ♥ Iron County Little League - Iron River, MI
- ♥ Lincoln-Way High School Foundation - New Lenox & Mokena, IL
- ♥ Rhinelander Area Food Pantry - Rhinelander

For more information, visit [covantagecu.org/givingtuesday](http://covantagecu.org/givingtuesday)

**THANK YOU FOR YOUR SUPPORT!**

## Step into EXTRA CASH this season with HOLIDAY BUCK\$!

RATES as low as **9.99% APR\***

### SPECIAL LOAN RATES CAN HELP YOU:

- Pay off credit cards
- Make home repairs
- Refinance a loan you have elsewhere



**APPLY ONLINE** in 5 minutes or less  
through **MyCoVantage**, or call 800-398-2667.

\*APR (Annual Percentage Rate) of 9.99% is for borrowers with credit scores of 683 and above. Maximum term: 60 months. For borrowers with scores under 683, APR is 12.99%. Maximum term: 48 months. For refinances or consolidation loans, at least \$1,000 of new money must be borrowed from CoVantage Credit Union. All loans are subject to CoVantage's normal credit requirements and term limitations. (APRs) accurate as of 11/1/23 and end 12/24/23 at noon.



Bring your deposits to  
**CoVantage** and...



**STEP  
INTO  
MORE  
CASH!**

**DEPOSIT  
CERTIFICATE**  
11-month term

**5.75%  
APY\***

**MONEY  
MARKET**  
as high as

**4.75%  
APY\***

**CoVantage is ranked #3 out of  
all credit unions nationwide in  
providing member value with  
great rates, no fees, and more!**

According to a leading industry research firm, Callahan & Associates, CoVantage is 3<sup>rd</sup> in the nation for providing value to members in the form of great rates and no fees as of December 31, 2022. The minimum deposit for the advertised certificate is \$1000. Renewals for 12 months at maturity. Early withdrawal penalty may reduce earnings. Money Market account is for balances of \$750,000 or more. Other dividend rates are available for lower balance amounts. Annual percentage yields (APYs) effective 10/2/23 and may be available for a limited time. Federally insured by NCUA.



**ROCK**



**PAPERLESS**



**SCISSORS**

**Go Paperless & WIN!\***  
**18 WINNERS | \$250 EACH**  
(Now through November 30)

**Enroll in PAPERLESS STATEMENTS for a chance to  
WIN \$250!\***

**FASTER:** Paperless statements are available as early as the first day of the month.

**INCREASED SECURITY:** Whether at home or away, you'll reduce the risk of mail fraud and protect against identity theft.

**EASIER ACCESS:** You'll get an email alert telling you your paperless statement is ready. Plus, you can access up to seven years of statements, including loan and tax documents.

**Sign up through MyCoVantage digital banking mobile app, or call 800-398-2667 to ask a CoVantage representative for help.**

\*CoVantage will randomly draw winners from all eligible entries submitted for the promotion including: 1) Members who enroll in paperless statements during the promotional period (9/1/23-11/30/23). 2) Members already enrolled in paperless statements prior to the contest period. 3) Members who use the alternative entry method by mailing an Official Alternative Entry Form to: CoVantage Credit Union, Attn: Marketing Department, P.O. Box 107, Antigo, WI 54409. There will be eighteen (18) prizes totaling \$4,500: Six (6) \$250 cash prizes drawn on October 2, 2023; Six (6) \$250 cash prizes drawn on November 2, 2023; and Six (6) \$250 cash prizes drawn on December 4, 2023. No purchase necessary. For complete contest rules, visit [www.covantagecu.org/paperless](http://www.covantagecu.org/paperless). Federally insured by NCUA.

**10-Year Home  
Equity Special**

**6.99%  
APR\***

**Need to consolidate debt?  
A CoVantage Home Equity Flex Loan can help!**

- ▶ Lock in a portion of your loan at a fixed rate.\*\*
- ▶ Save money by using home equity instead of personal loans or credit cards
- ▶ Borrow up to 100% of the current appraised value of your home\*\*\*



**Apply using your mobile device, or call 800-398-2667, ext. 2600.**



\*Advertised annual percentage rate (APR) is for a 1st or 2nd HELOC up to 80% CLTV (Combined Loan to Value). Must have an eligible home equity line of credit. \$5,000 minimum advance is required with an application by 11/11/23. The advance special is a rate lock of 6.99% APR for a 10-year term. Maximum APR on home equity is 16% APR, minimum rate is 4% APR. Payment is \$10.00 per thousand per month. Current prime rate is 8.50%. After repayment, new re-advances to the line of credit would be at the then-current prime rate. All loans are subject to CoVantage Credit Union's normal credit requirements. **APR effective 10/16/2023 - 11/11/2023.** Federally insured by NCUA. Equal Housing Opportunity.  
\*\*Fixed rate segments are subject to home equity fixed rate conversion option rates.  
\*\*\*Less the balance on your first mortgage.

