Thank you! These days there is not enough love and thankfulness, and I did not want to let today pass without expressing my sincere gratitude for your part in making CoVantage Credit Union a special place. On behalf of CoVantage’s nearly 500 employees, we are humbled and honored to serve all 150,000 member-owners in whatever your needs may be.

I want to share some terrific news! Each year, Forbes surveys thousands of credit union members throughout the country on a variety of questions focused on overall satisfaction, trust, terms and conditions, branch services, digital services, customer service, and financial advice. I am pleased to share that for the second consecutive year, CoVantage was named the best in-state credit union in Wisconsin. And we are also honored to be ranked the best credit union in the nation out of over 5,000 credit unions. Because this rating is a direct result of our members’ feedback, it is extra special.

I want to mention a few things that I’d like you to be aware of that are helping the credit union navigate through a tricky environment. First, as you probably have read or seen, many banks and credit unions are closing branches. I want you to know that we are committed to having the last financial institution branch standing in every community we serve. While we do continue to add locations, we are adding locations slower than the credit union is growing.

Further, we are making sure we manage the challenging environment appropriately, which also allows us to make investments needed in digital banking. Members now log into MyCoVantage about two million times a month! I know many of you have shared that you appreciate MyCoVantage and the new features like viewing your credit score, enhanced bill pay, fast and easy new loans and deposits, and member-to-member transfers. We recently opened a new location in Plover, Wisconsin, just south of Stevens Point. We also are completing work on a relocated new office on Oneida St. in Menasha, Wisconsin, and we are finalizing plans for a regional office in De Pere, Wisconsin. The additional space in De Pere will allow our employees who live in these areas to have a convenient location to work. While we don’t believe in growth for the sake of growth, we do need to grow to keep the cooperative financially strong, especially because there are fewer credit unions each year. Further, growth does provide some validation that we continue to live our mission, “Welcoming all regardless of wealth, providing outstanding value and exceptional service, working with members experiencing financial challenge, and remaining financially strong.”

I realize inflation is causing financial difficulties for many individuals and businesses, and if there is any way we can help you or your family, don’t hesitate to contact us. I also want you to know that CoVantage Credit Union pays for free financial counseling on behalf of all of its members through GreenPath Financial Wellness.

And finally, last year we announced the removal of all overdraft fees. We simply don’t believe in punishing those who can afford it the least. We can’t always help, but we do always try.

Again, thank you for rating us the best; we know you are the best!
Earn 2% with your grocery pick-up or delivery ordering!

- Pay with your Cash Back Visa® Credit Card when you make purchases online or using a merchant’s mobile app.
- Set your CoVantage Visa® as your preferred form of payment for all your recurring and subscription transactions.

*For a list of applicable merchant codes that will earn 2% between 9/1/2022 and 12/31/2022, visit www.covantagecu.org/cashback

Join us to celebrate INTERNATIONAL CREDIT UNION DAY 2022

Thursday, October 20

Enjoy treats and refreshments in our lobbies!
We Put Our Money Where Our Heart Is

In 2015, the CoVantage Cares Foundation was created to assist local organizations who serve individuals and families experiencing significant financial challenge. The Foundation was also established to support efforts to improve the long-term viability of communities served by CoVantage Credit Union.

Since its inception, CoVantage Cares Foundation has contributed nearly $2.3 million in grant funds that have helped provide food, shelter, safety, financial development, and community enhancement for local families and individuals.

However, we want to do even more. We believe that by combining our own resources with those of others, there is an opportunity to have a greater impact helping people in need. By giving to the Foundation, together we can strengthen the capabilities of local non-profit organizations to achieve their missions in communities where CoVantage members live and work.

You can make a tax-deductible donation to CoVantage Cares Foundation using these options:

- Make a donation to the Foundation during our 7th annual Giving Tuesday campaign between Tuesday, November 29 and Tuesday, December 13. In 2021, over $430,000 was provided to non-profit organizations that serve our local communities. The funds were made possible thanks to generous donations by members, staff, and community members, along with $175,000 in matching funds from the Foundation. Watch for more information on this fundraising campaign next month.
- Use MyCoVantage to transfer funds from your checking, savings, or credit card directly to the Foundation. Simply click on the CoVantage Cares button on the transfer screen to donate.
- Use AmazonSmile when shopping on Amazon. The retailer will donate to CoVantage Cares on every eligible purchase. You’ll use the same login as your regular Amazon account and get the same prices. To select this option, go to your Amazon app, click on Menu > Settings > AmazonSmile. Just pick CoVantage Cares and shop while raising money for the Foundation. On a PC, simply enter www.amazon.smile.com in your browser bar.

Thank you for supporting CoVantage Cares Foundation!

*For low rate guarantee, applicant must provide written competitor’s loan estimate if rate is lower than CoVantage’s advertised rate at time of application. Offer only available for 30-year fixed rate residential conventional mortgages on a new purchase or refinance.

Work with local lenders or apply at www.covantagecu.org

30-year fixed mortgage

LOW RATE GUARANTEE*

We will MEET OR BEAT any other 30-year fixed rate offer!

No Gotchas on Checking...
- No overdraft fees
- No minimum balance
- No direct deposit requirement

No Gimmicks on Loans...
- No minimum loan amounts
- Eligible for loan interest rebate that has been paid for 41 consecutive years

Step into Cash with No Gotchas, No Gimmicks!
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Antigo, WI 54409-0107

NCUA
Surcharge-Free ATMs located at:
• Every CoVantage Location listed above
• Lakewood Super Valu, 17186 Twin Pine Lake Rd., Lakewood
• White Lake Market, 633 Bissell St., White Lake
• Over 30,000 CO-OP and Alliance One Network ATMs (Visit www.covantagecu.org for a listing)

LOCATIONS
WISCONSIN
ANTIGO
Main Office
723 Sixth Ave.
Antigo Main Drive-up
801 Sixth Ave.
Antigo Northside Drive-up
2209 Progress Blvd.
APPLETON
665 Ridgeview Dr.
CRANDON
502 W. Pioneer St.
ELCHO
NT1333 Antigo St.
MENASHA
1093 Appleton Rd.
NEENAH
625 Deerwood Ave.
PLOVER
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RIB MOUNTAIN
131220 Baltimore Ln.
ROTHSCHILD
1585 County Road XX
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Shawano Main St. Drive-up
604 S. Main St.
STEVENS POINT
1200 Badger Ave.
SUAMICO
1670 Sunset Beach Rd.
WAUSAU
303 S. First Ave.
WESTON
4903 Schofield Ave.

MICHIGAN
CRYSTAL FALLS, MI
1 Credit Union Way
IRON RIVER, MI
303 Fourth Ave.
MENOMINEE, MI
1011 23rd Ave.

800-398-2667
www.covantagecu.org

Surcharge-Free ATMs located at:
• Every CoVantage Location listed above
• Lakewood Super Valu, 17186 Twin Pine Lake Rd., Lakewood
• Sav-A-Lot Food Store, W2818 Warrington Rd., Keshena

CoVantage has been named the best credit union in Wisconsin by Forbes, earning the highest rating of all credit unions in the nation...

THANKS TO YOU, OUR MEMBERS!

We've Increased Deposit Rates for Members!

CERTIFICATE SPECIAL

3.10% APY

27-Month Term | $1,000 minimum

Visit our website or a local branch to open a certificate.

5100 minimum deposit for certificate special. Renew for 24 months at maturity. Special APY (annual percentage yield) effective 9/22/2022 and may be available for a limited time. Early withdrawal penalty may reduce earnings. Federally insured by NCUA.