Quick loan decisions
Financing up to 84 months
Eligible for loan interest rebate

LD Box 107
Antigo, WI 54409-0107

WISCONSIN

ANTIGO
Main Office
723 Sixth Ave.
Antigo Main Driveup
801 Sixth Ave.
Antigo Northside Driveup
2209 Progress Blvd.

APPLETON
665 Ridgeview Drive

CRANDON
502 W. Pioneer St.

ELCHO
N1333 Antigo St.

MENASHA
1093 Appleton Road

NEENAH
625 Deerwood Ave.

RHINELANDER
905 Boyce Dr.

RIB MOUNTAIN
151220 Baltimore Lane

ROTHSCHILD
27 Brown Blvd.

SHAWANO
911 E. Green Bay St.
Shawano Main St. Driveup
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
• Over 30,000 CO-OP and Alliance One Network ATMs (Visit www.covantagecu.org for a listing)

LOCATIONS

• APR is for a 24 month term car loan, up to 75% financing, for those with credit scores of 722 and above. Estimated payment per $1000 is $42.76. Rates/APRs effective 3/1/2020. Only eligible borrowers who meet CoVantage Credit Union credit requirements may qualify. Other rates and terms available.

TO APPLY: Speak with a Member Specialist, visit www.covantagecu.org, or ask for CoVantage financing at your dealership.

SPRING IT ON!

AUTO LOAN RATES
as low as 2.49% APR*

• Quick loan decisions
• Financing up to 84 months
• Eligible for loan interest rebate

*APR is for a 24 month term car loan, up to 75% financing, for those with credit scores of 722 and above. Estimated payment per $1000 is $42.76. Rates/APRs effective 3/1/2020. Only eligible borrowers who meet CoVantage Credit Union credit requirements may qualify. Other rates and terms available.

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Our Mission
To welcome all regardless of wealth; provide outstanding value and exceptional service; work with members experiencing financial challenge; and remain financially strong.

IMPORTANT DATES
MEMORIAL DAY
Monday, May 25
Closed

CoVantage’s 67th Annual Meeting
Mission Key to Credit Union’s Success

One of the unique benefits of belonging to a financial cooperative is that member-owners have a say in how their co-op is run. For CoVantage, this takes place at the annual membership meeting which took place on February 19. We are happy to report, thanks to good weather, this year we had a near standing room only crowd. Thank you to the 454 members who attended the annual meeting, and to those who traveled by bus from one of our branch locations.

In the report of the Treasurer, Karen Novak indicated that at the end of 2019 CoVantage assets had grown to exceed $1.9 billion and loans had reached a record $1.5 billion. She said net income of $18.9 million was added to capital reserves to keep up with demand for services and to maintain the credit union’s financial strength. She noted CoVantage has a strong capital ratio of 11.6%, which far exceeds the 7% benchmark regulators require of well-capitalized credit unions.

Chairman Lee Siler spoke of ways CoVantage lived their mission during 2019. He said keeping services affordable for all was evident by the large number of small loans the credit union provides each year to those who need them. And in terms of value, he cited the record $4.1 million in patronage that had been paid to member-owners who had loans and deposits with their credit union.

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In his President’s report, Charlie Zanayed stated, “There simply are not enough organizations that are looking out for the best interests of others.” CoVantage looks out for member-owners by providing outstanding value such as the $21.9 million in interest paid on deposits. He explained another way to highlight the impact is that through better rates on loans and deposits, fewer fees, and the $4.1 million CoVantage paid in patronage, your credit union provided $15.2 million more value than a typical credit union. This value is why CoVantage was ranked 1st out of over 5,000 credit unions in the nation for Return of the Member by an independent research firm called Callahan and Associates. This is the 13th consecutive year CoVantage ranked in the top 1% of credit unions for value.

Zanayed said providing exceptional service is also part of CoVantage’s mission, and today services must be offered digitally. Digital transactions, he said, were up 20% whereas branch teller transactions are down. CoVantage continues to invest in making mobile banking faster and easier, and last year over 14,000 members applied for loans digitally. On a monthly basis, thousands use their mobile device to transact business and move money –

(continued on page 2)
What can you do in
Less than FIVE MINUTES?

- **Borrow Money quickly and easily!**
  - Apply for:
    - Auto Loans
    - Boat Loans
    - Motorcycle/ATV/UTV Loans
    - RV Loans
    - Rewards Credit Card
    - Personal Loans
    - Kwik Cash

  Log into MyCoVantage, and go to More> Borrow. Just review the prefilled information in the digital application, enter the requested amount, enter the purpose of the loan, and submit! A loan decision is returned in one business day.

- **Open deposit accounts instantly!**
  - To your existing account, add:
    - Checking Account
    - Additional savings accounts
    - Term Share Certificates

  Log into MyCoVantage, and go to More> Add Account. Just select which type of account you want to open, transfer the initial deposit from another account, and the new account is opened immediately!

**www.covantagecu.org**

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**67th Annual Meeting** (cont’d)

all with no fees. Zanayed stressed security is an ongoing focus, and MyCoVantage features the latest in digital member security.

While in-branch transactions are becoming fewer, Zanayed explained, “we have begun transitioning staff so that one employee can assist with teller transactions, open accounts and provide consumer loans,” so branches operate efficiently. He shared that land had been purchased to relocate the Rothschild branch which will feature Interactive Teller Machines to serve members in addition to staff. CoVantage continues to offer financial literacy education in schools, free financial counseling for those experiencing hardship, and soon a new loan program will help members who have struggled with credit purchase reliable transportation. This new program is through a grant CoVantage obtained by utilizing their designation as a Community Development Financial Institution.

In closing, Zanayed thanked members, for their support of the Giving Tuesday campaign that generated over $380,000 for CoVantage Cares Foundation to give back to local non-profit groups. He also thanked members for their loyalty and expressed gratitude to the directors and staff, saying, “it is an honor and a privilege to serve alongside you, and I continue to be amazed by the good work you do.”

During the meeting, members elected Matt Kolling of Stevens Point, Paul Payant of Antigo, and Willis Qualheim of Shawano to serve three-year terms on the CoVantage Board.

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**CoVantage REWARDS CREDIT CARD**

**Reap the REWARDS!**

- Rates have gone down... as low as 7.24% APR*
- Receive one point for every $1 charged
- Earn points for merchandise, travel, fuel discounts, or cash
- Add travel notifications or freeze your card if it’s misplaced

*Annual Percentage Rate (APR) accurate as of 4/1/2020 and will vary with the market based on the Prime Rate and the borrower’s credit worthiness. $2 fee for cash advances. $3 fee to replace a lost card. $10 fee for late payments (if payment is 10 or more days late). Advertised rate is for credit scores of 722 and above.

For more details, go to: [www.covantagecu.org/rewardscreditcard](http://www.covantagecu.org/rewardscreditcard)
Thank you members, for continuing to rely on CoVantage Credit Union to meet your financial needs. Your loyal support helps your credit union be one of the best in the nation for providing outstanding value to you and keeping your credit union financially strong.

We are proud to announce, according to a leading industry research firm, CoVantage Credit Union has been ranked #1 out of 5,349 credit unions in the nation for providing value to members by keeping costs lower than other financial institutions, and then returning the value back to you! In fact, we’ve been ranked in the top 1% of credit unions for the past 13 years! In addition, CoVantage is ranked in the Top 200 Healthiest Credit Unions by DepositAccounts.com for financial strength and organizational growth.

**What does this mean for you?**

Every day, you:

- Save money on loans through exceptionally low rates.
- Earn more money on deposits.
- Pay either no, or very low fees.
- Benefit from free checking and free debit card usage.
- Have the opportunity to receive patronage.
- Enjoy the convenience of MyCoVantage through advancements in technology.

*Callahan & Associates, an independent credit union research company, ranked CoVantage as #1 among all 5,174 credit unions in the United States for “Total Return of the Member” (ROM). The ROM calculation considers the three core credit union functions of lending, savings, and product usage. The ranking system is an index calculation that takes into account a credit union’s performance in each category. DepositAccounts.com ranked CoVantage as #62. The calculation is based on members served, amount of equity, capital, deposit growth, and asset size.

CoVantage has multiple systems working behind the scenes to ensure your credit and debit cards are protected. In addition, there are services we provide, and precautions we encourage you to take, that will further reduce your risk of becoming a victim of card fraud.

- In MyCoVantage, under “Manage Cards,” is an online tool that provides a way for you to:
  1. Deactivate your card and block potential fraud if it is lost or stolen.
  2. Freeze or unfreeze your card any time you want to restrict card use.
  3. Notify us when you’ll be traveling to ensure that transactions will process. This is important as our card monitoring service frequently blocks transactions originating outside of the state/country, or from unusual vendors.
- Our fraud monitoring system is constantly reviewing transactions, and our automated alert system can initiate an email, text, or phone call to a cardholder if potential card fraud is detected. The cardholder is asked to confirm or deny if a transaction is fraudulent. If you receive one of these notifications, please reply with “fraud” or “no fraud.”
- Notify CoVantage of any change in address, phone number, or email to ensure that you receive all account alerts.
- When you receive new credit or debit card(s), activate and sign them immediately.
- If you are ever contacted regarding your debit or credit card, never provide your card number, expiration date or PIN, unless the contact was initiated by you.
- Avoid using your address, birthdate, phone, or social security number as your PIN.
- Don’t carry your PIN in your wallet; and never write it on, or store it with your card.
- Always make sure the card reader hasn’t been tampered with before inserting or swiping your card.
- Be cautious when taking advantage of “free trials” of products/services requiring a credit or debit card to accept the offer. Consumers will often be charged after a “trial” period if the offer has not been cancelled. Make sure to read the fine print so you know what to expect.
- Review transactions on your statements or in MyCoVantage, and immediately report suspicious activity to CoVantage Card Services at 800-398-2667, ext. 1806.