“It’s not magic, we simply keep our cost of operations lower than other financial institutions, and then return the value to our member-owners in the form of better rates, lower fees, and patronage.”

– Charlie Zanayed, President

IMPORTANT DATES
THANKSGIVING DAY
Thursday, November 28
CLOSED

Friday, November 29
OPEN

Tuesday, December 3
GIVING TUESDAY BEGINS

CHRISTMAS EVE/DAY
Tuesday, December 24
OPEN UNTIL NOON

Wednesday, December 25
CLOSED

NEW YEAR’S EVE/DAY
Tuesday, December 31
OPEN

Wednesday, January 1, 2020
CLOSED

Doing Well By Doing Good

~ Charlie Zanayed, President/CEO

During a visit to one of our branches, I overheard a member say to an employee, “You made a mistake, CoVantage accidentally put a couple hundred dollars in my account that is not mine.” The employee responded, “When did we deposit the money into your account?” The response was December 31st. For long term CoVantage members, you probably know what happened, the member received their annual patronage payment. For this member, it was their first patronage payment; however, many of you have received patronage for years.

We believe one of the best ways a cooperative like CoVantage can live our mission is by giving back, or providing patronage, to the people who use our services. Since members own the credit union, each of you have the opportunity to share in our financial success through patronage. Because of this, I’m humbled to say that CoVantage’s board of directors provided a record $3.4 million dollars in patronage to borrowing and saving members in 2018. However, 2018 was not the first year we paid patronage, in fact, CoVantage has paid patronage for 38 consecutive years!

Patronage is one reason that Callahan and Associates, an independent credit union research company, ranks CoVantage 4th in the nation out of over 5,000 credit unions in member value, as measured by their “Return of the Member” ranking. It’s not magic, we simply keep our cost of operations lower than other financial institutions, and then return the value to our member-owners in the form of better rates, lower fees, and patronage.

At CoVantage it’s not just about doing well, it’s about doing well by doing good. Before I go on, I wanted to say thank you for not only continuing to trust us with your loans, deposits, and cards, but for the overwhelming generosity our members, employees, and community members have shown through the CoVantage Cares Foundation. When the Foundation was established a few years ago, we could not have imagined the amount of public support and generosity of our members, employees, and community members, and I did not want to conclude without thanking you for your generosity. We feel humbled to have the opportunity to meet some of the tremendous needs in our community and are thankful for your support that allows us to continue doing well by doing good.
CoVantage Cares Foundation was established in 2016 for charitable and educational purposes. The Foundation’s mission is to provide financial assistance to individuals, especially those experiencing significant financial challenge, and to organizations working to enhance the quality of life for those living throughout North Central Wisconsin, the Fox Valley and Michigan’s Upper Peninsula.

Since its inception in 2016, CoVantage Cares Foundation has provided $782,000 to local non-profit organizations in the communities served by CoVantage Credit Union. These funds have helped provide for food, shelter, and safety needs of local people; and have improved the vibrancy and desirability of the communities we call home.

We believe there is an opportunity for the credit union to do even more in our communities. By leveraging CoVantage’s resources, along with those of others who also want to do good, we can have an even greater impact.

For more information about CoVantage Cares Foundation please go to www.covantagecu.org/cares

You can help in a variety of ways:

- Make a personal donation to the Foundation during our 4th annual Giving Tuesday fundraising campaign between Tuesday, December 3 and Tuesday, December 17. In 2018, approximately $307,000 was provided to local non-profit groups that serve communities where CoVantage Credit Union has branches. The funds were made possible thanks to generous donations by CoVantage members, staff, and community members, along with $125,000 in matching funds from the Foundation. Watch for more information next month.

- When shopping at Amazon, go to smile.amazon.com and select CoVantage Cares Foundation as your charity. Amazon makes a donation to CoVantage Cares on every eligible purchase; it doesn’t cost anything extra. You get the same products and prices, and use the same account you use for amazon.com.

Check out these Affordable Car Payments

<table>
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<tr>
<th>PRICE (amount financed)</th>
<th>3.79% APR* (72 months)</th>
<th>3.54% APR* (60 months)</th>
<th>3.39% APR* (48 months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$156/mo.</td>
<td>$182/mo.</td>
<td>$223/mo.</td>
</tr>
<tr>
<td>$20,000</td>
<td>$311/mo.</td>
<td>$364/mo.</td>
<td>$446/mo.</td>
</tr>
<tr>
<td>$30,000</td>
<td>$467/mo.</td>
<td>$546/mo.</td>
<td>$669/mo.</td>
</tr>
</tbody>
</table>

Request CoVantage financing through your dealership or Visit www.covantagecu.org/applyonline

*Payment examples are for financing 75% or less of vehicle value, are rounded to the nearest dollar, and do not include optional life or disability insurance premiums. The example advertised APR (annual percentage rate) borrower must have a minimum credit score of 722. APRs accurate as of 9/16/2019 and may change without notice. Only eligible borrowers who meet CoVantage credit requirements may qualify. Other rates and terms available.
Suamico GRAND OPENING Celebration!
1670 Sunset Beach Road

WEDNESDAY, OCTOBER 16 - 11am-6pm
Free refreshments • Prizes • Activities

THANKS TO YOU, WE ARE GROWING!
To show our appreciation for you, our owners, we’re offering

SPECIAL LOAN RATES AVAILABLE AT ALL LOCATIONS AND ONLINE
(No collateral needed!)

2.99% APR* 3.99% APR* 4.99% APR*
$20,000 and above $10,000-$19,999 $9,999 and below

*Annual Percentage Rates (APRs) available 10/16/2019-10/31/2019. Advertised APRs are for personal loans for borrowers with credit scores of 683 and above. For borrowers with scores under 683 and/or with a term of 60 months, add 2% to the rates. Loans of $10,000 and below have a maximum term of 24 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 Credit Union’s normal credit requirements and term limitations.

What makes your credit union HEALTHY?

- Member-owners Served
- Amount of Equity
- Capital Level
- Growth in Deposits
- Amount of Deposits
- Asset Size

CoVantage ranks 62 on the list of healthiest credit unions, out of 5,460 credit unions in America for 2019.

Learn more at www.covantagecu.org/The-Best-of-the-Best
LOCATIONS

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 Deernwood Ave.

RHINELANDER
905 Boyce Dr.

RIB MOUNTAIN
2200 Oriole Lane

ROTHSCHILD
27 Brown Blvd.

SHAWANO
911 E. Green Bay St.
Shawano Main St. Driveup
604 S. Main St., Shawano

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
- White Lake Market, 633 Bissell St., White Lake
- 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)

NCUA
National Credit Union Administration, a U.S. Government Agency

30-year fixed mortgage
LOW RATE GUARANTEE*

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

*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.

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

Get help with mortgage questions at a CoVantage branch near you.