### MoneyClips

**For Members of CoVantage Credit Union**

#### December 3-17 Tuesday Giving

The CoVantage Cares Foundation will be accepting monetary donations at CoVantage branches during our Giving Tuesday Campaign, Dec. 3-17, where the foundation will match up to $150,000 in total donations. Selected charities in our communities will keep donations within each area:

- United Way of Langlade County - Antigo
- The Neighbors’ Place - Wausau area
- Bridge the Gap, Inc. - Shawano
- Midwest Indian Mission, Inc.,/New Hope Shelter & Transitional Housing - Crandon
- Elcho Food Pantry - Elcho
- National Alliance on Mental Illness (NAMI) Northern Lakes - Rhinelander
- Operation Bootstrap Inc. - Stevens Point
- Court Appointed Special Advocates (CASA) of the Fox Cities - Fox Valley area
- Suamico Fire Department - Suamico
- Iron Endurance/Crystella Rec. Assoc. - Crystal Falls
- Sons of American Legion Reino Squadron No 21 - Iron River
- Menominee Opera House - Menominee

For more information, visit www.covantagecu.org/cares

**Thank you for your support!**

#### APPLY ONLINE

for a chance to WIN $2,000 in PRIZES!**

**Step into EXTRA CASH this season with HOLIDAY BUCK$!**

**MONTHLY PAYMENT EXAMPLES:**

<table>
<thead>
<tr>
<th>Term</th>
<th>Financed</th>
<th>Rate*</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 months</td>
<td>$1,500</td>
<td>4.99%</td>
<td>$66/month</td>
</tr>
<tr>
<td>36 months</td>
<td>$5,000</td>
<td>4.99%</td>
<td>$150/month</td>
</tr>
<tr>
<td>36 months</td>
<td>$10,500</td>
<td>3.99%</td>
<td>$310/month</td>
</tr>
<tr>
<td>48 months</td>
<td>$25,000</td>
<td>2.99%</td>
<td>$553/month</td>
</tr>
</tbody>
</table>

Call, visit any branch, or apply online at www.covantagecu.org/holidaybucks

*Annual Percentage Rates (APRs) accurate as of 11/1/19. Advertised APRs are available for borrowers with credit scores of 683 and above. For borrowers with scores under 683, add 2% to the rates. Advertised APRs are for a term of 24 months or less. For 49-60-month terms, add 2% to the rates. For refinance 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. Offer ends 12/24/19 at noon. Payment examples are based on credit score of 683 and above, are rounded off to the nearest dollar, and do not include the cost of credit life and disability insurance.

**CoVantage will randomly draw (8) $250 winners from all entries submitted for the promotion including: 1) all members who applied for a Holiday Bucks loan online from 11/1/19 – 12/24/19 (and were approved) were automatically entered into the drawing, and 2) all members who entered without applying for a loan, but used the alternative entry method. For complete contest rules, visit www.covantagecu.org/holidaybucks.**
Earn DOUBLE POINTS now through DECEMBER!

IT’S YOUR MONEY. KEEP IT SAFE.

Protecting your financial information is a team effort between you and your financial institution. Your credit union or bank has multiple systems working behind the scenes to ensure your accounts are protected, and staff are trained to safeguard your financial information as they work. However, they can’t do it without your help. Here are a few ways you can prevent unauthorized access to your money:

- Protect yourself and loved ones from impostor scams. Fraudsters may call claiming to be someone you know asking for money. If this happens to you, verify the caller’s identity by asking a question only they know the answer to. You can also ask for a callback number, then hang up and call another close relative – or even the supposed caller – to verify the story.

- Do not send cash through the mail to anyone. Additionally, beware of people that you don’t know very well who ask you to send gift cards or wire money to them.

- Resist the urge to buy from or sell to unknown parties. A legitimate seller will give you the details about the product, total price, delivery time, and cancellation policies. If you’re not provided with this info, reconsider the sale.

- Be cautious of promises of easy money. If you are contacted by someone who says you won a sweepstake for a contest you did not enter and need to pay a processing fee to claim a prize, be skeptical and ask questions.

- Be wary of online romantic relationships where someone urges you to give them money. It may sound innocent, but the person might be trying to gain access to your accounts or credit cards.

- Stay safe online. Don’t send financial information via email, be careful when opening links and attachments, and refrain from entering private info on public Wi-Fi.

- Be vigilant. Review your financial statements monthly and check your accounts often on online/mobile banking. Request free copies of your credit report on annualcreditreport.com and look for incorrect personal information and unfamiliar accounts.

- Guard your personal information. Account numbers, debit and credit card numbers, PINs, and your social security number should never be shared with anyone unless the contact was initiated by you.

*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.

30-Year Fixed Mortgage
LOW RATE GUARANTEE*
We will MEET OR BEAT any other 30-year fixed rate offer!

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

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

Apply online or in branch!

*Annual Percentage Rate (APR) accurate as of 11/15/2019 and will vary with the market based on the Prime Rate and the borrower’s credit worthiness. $2 fee for cash advances. $5 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.