**CoVantage will randomly draw three prize winners from all entries submitted for the promotion including:**
1) all members who applied for a home equity loan from 2/8/2023 – 3/31/2023 (and are approved and the loan closed by 4/30/2023) that are automatically entered into the drawing; and 2) all members who entered without applying for a loan, but used 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. No purchase necessary. The three prizes are $5000, $3000, and $2000 cash and will be drawn for on 5/1/2023. For complete contest rules, visit www.covantagecu.org/homeequitysweepstakes.

**Advertised APR (annual percentage rate) is for a 1st or 2nd HELOC up to 80% CLTV (Combined Loan to Value). 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 7.75%. All loans are subject to CoVantage Credit Union’s normal credit requirements. APR accurate as of 2/1/2023.**

According to a leading industry research firm, Callahan & Associates, CoVantage is 3rd in the nation for providing value to members in the form of great rates and no fees as of September 30, 2022. Annual percentage yield (APY) for advertised Money Market account is for balances of $750,000 or more. Other dividend rates are available for lower balance amounts. Money Market APY effective 2/1/2023. APY may be available for a limited time. Federally insured by NCUA.
Paying with your Cash Back Visa Credit Card in these spending categories will mean 2% cash back earnings now through April 30:

• Hotels/Resorts  • Vacation Rentals  • Airline Tickets

*For a list of applicable merchant codes that will earn 2% between 1/1/2023 and 4/30/2023, visit covantagecu.org/cashback

Don’t have a CoVantage Credit Card?

Apply online in 5 minutes or less through MyCoVantage, or call 800-398-2667.

When you use your Cash Back Visa Credit Card for your spring break trip, you’ll earn UNLIMITED 2% CASH BACK!

Giving Tuesday Campaign Results

Over $430,000 was donated to 12 local non-profit organizations located throughout communities where CoVantage Credit Union has branches. The funds were made possible thanks to generous donations by members, staff, and community members who responded to the CoVantage Cares Foundation’s 2022 Giving Tuesday campaign in December. The contributions generated during the two-week fundraiser were matched up to $175,000 by CoVantage Credit Union. Donations collected in 2022 pushed the CoVantage Cares Foundation Giving Tuesday seven-year total to $2.2 million in support for more than 60 organizations.

For information about CoVantage Cares Foundation, or to obtain the grant application needed to request a donation, visit covantagecu.org/cares or call Morgan Teal, CoVantage Cares Foundation Director at 800-398-2667, ext. 5324.