



MoneyClips

February 2019

For Members of CoVantage Credit Union



**30-year fixed
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. Offer available January 1-March 31, 2019.

Work with local lenders or apply at www.covantagecu.org
Get help with mortgage questions at a CoVantage branch near you.

66TH ANNUAL MEETING

**Wed., February 20
7:00 p.m.**

Volm Theatre
Antigo High School
1900 West 10th Ave., Antigo



Meal After the Meeting

Progress Report

Meet your Directors

Cash Prizes & Free Gift

NEED A RIDE?
Bus rides are available
to the Annual Meeting.
Call 800-398-2667
for more details.

Need a breath of fresh air?

- ✓ Get your card instantly when you apply at a branch
- ✓ Receive one point for every \$1 charged
- ✓ Earn **DOUBLE POINTS** at Amazon.com
- ✓ Get fuel discounts, merchandise, travel, or statement credit
- ✓ If misplaced, freeze your card in MyCoVantage



Call 800-398-2667, visit a branch or go to www.covantagecu.org to apply.

*Annual Percentage Rate (APR) accurate as of 1/16/2019 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.

CoVantage Cares Foundation donated to local organizations



Nearly \$307,000 was donated to ten local non-profit organizations located throughout communities served by CoVantage Credit Union. The funds were made possible thanks to CoVantage Cares Foundation and generous donations by members, staff, and others who responded to the Foundation's Giving 2sday campaign in November and December. Giving Tuesday, a nationally-recognized day for charitable giving, was selected by the Foundation as an opportune time to kick off a fund-raising effort to support local organizations who help those in need. Funds generated from the campaign were matched, up to \$125,000, by CoVantage Cares Foundation. Thanks to the matching gift, along with the generosity of many, donations totaling \$306,763 were distributed

locally. Charities selected by branch staff to receive funding from this year's Giving 2sday campaign include:

- United Way of Langlade Cty - Antigo
- Crandon Police Dept K9 Unit - Crandon
- Crystal Theater - Crystal Falls
- Look good, feel better Program - Elcho
- Wolf Rvr Habitat for Humanity - Shawano
- Iron Amateur Hockey Assn - Iron River
- KIN Youth Program - Rhineland
- Catholic Charities - Wausau
- Interfaith Food Pantry - Stevens Point
- Love Lights Tree Program - Menominee

For information about CoVantage Cares Foundation, or to obtain the grant application needed to request a donation, visit www.covantagecu.org/cares

MONEY MARKET

Make your accounts

WORK FOR YOU!

Rates as high as

2% APY*

*Effective 12/17/2018 and is subject to change. Annual percentage yield (APY) for advertised Money Market account is for balances of \$250,000 or more. Dividend rates on lower balance amounts are also available. Federally insured by NCUA.