



# MoneyClips

July 2018

For Members of CoVantage Credit Union

DEPOSIT Certificate  
**SPECIAL**

**2.65%**  
APY

17 Month Term

Rates as low as  
**2.79%** APR\*  
on titled vehicles  
and RVs!

Time for some  
**Summer  
FUN  
MONEY!**

Have more **FUN in the SUN**  
with a CoVantage loan for your next:



**NO PAYMENTS FOR 90 DAYS!\***

For more details or to apply  
go to [www.covantagecu.org/summerfun](http://www.covantagecu.org/summerfun)

\*2.79% APR is for a 24 month term car loan, financing 75% or less of value, for those with credit scores of 722 and above. Estimated payment per \$1000 is \$42.89. Rates/APRs effective 7/1/18 and subject to change. Only eligible borrowers who meet CoVantage credit requirements may qualify. Other rates and terms available. \*\*Available 90 days from date of the loan. Interest will accrue during this time. Promotion ends July 31, 2018.



CoVantage  
**REWARDS**  
CREDIT CARD

Because life should  
be rewarding

- ✓ Receive one point for every \$1 charged
- ✓ Earn **DOUBLE POINTS** at Amazon.com
- ✓ Use Points for fuel discounts, merchandise, travel or cash (in the form of statement credit)
- ✓ **NEW!** Easily view your points in MyCoVantage
- ✓ If your card is misplaced, just freeze it in MyCoVantage until it's found

\$5000 minimum deposit. Renews for 12 months at maturity. Special APY (annual percentage yield) available as of 6/14/2018 and may end at any time. Early withdrawal penalty may reduce earnings. Federally insured by NCUA.

See more information or apply at  
[www.covantagecu.org/rewardscard](http://www.covantagecu.org/rewardscard) watch the **POINTS ADD UP!**





# Change IT UP

Debit Card SAVINGS PROGRAM

## A New Way to SAVE!

CoVantage's **Change IT UP** savings program helps you save money with every debit card transaction. Because we're committed to helping you increase your savings, CoVantage will match 5% of all **Change IT UP** transfers in your savings account.



### How it works:

1. Enroll in **Change IT UP** through MyCoVantage or with a staff member.
2. Use your CoVantage Visa debit card each time you make a purchase.
3. Your daily debit card transactions are rounded up to the next whole dollar. All rounded-up amounts from debit card purchases are aggregated and automatically transferred in one lump sum from your checking to your share (savings) account at the end of each day.
4. The funds in your savings account can be used when you need them and additional money (outside of the **Change IT UP** Savings Program) can be added to the account at any time.
5. On December 31, CoVantage will match 5% of the rounded change from the **Change IT UP** program.

## Pay with your Mobile Device

**M**ake fast and secure purchases with your CoVantage debit or credit card using just your smartphone!

1. Safely enter and store your debit and credit card information into your eligible device's mobile wallet app.
2. Simply tap or hold your device by the payment terminal when making a purchase. You may be prompted to scan your finger or enter a PIN to approve the transaction. *That's it!*

CoVantage debit and credit cards are compatible with Apple Pay™, Samsung Pay™ and Google Pay™ mobile payment systems. The wallet apps are often pre-loaded on your device or can be downloaded from your app store. They each may work a little differently, so please follow the instructions for your device when loading your cards and using the app.

*For details about mobile payments, visit*  
[www.covantagecu.org](http://www.covantagecu.org)



## Making Home Buying **FASTER & EASIER!**

### Introducing our **Online Mortgage Center**

- Complete or begin a home loan application.
- Securely upload important documents such as pay stubs/financial statements.
- Track status of home loan in *real time*.
- Access your *local* loan officer's contact information.
- View important dates for your home loan (appraisal order, closing date).
- Available for both in-branch and online applications.
- Available for Mortgages & Home Equity.

Find our mortgage center at [www.covantagecu.org](http://www.covantagecu.org)

