30-year fixed 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.

*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.

Debit Card SAVINGS PROGRAM

Change IT UP

A New Way to SAVE!

Go to www.covantagecu.org for details!
Where do you want to go this summer?

We can help you get there.

Vehicle Rates as low as 2.99% APR*

Apply whenever/wherever it’s convenient:

- Fill out a FAST application in MyCoVantage
- Visit any branch or call 800-398-2667, option 2
- Ask for CoVantage financing at the dealership

Are You Retiring Within the Next 5-10 Years?

What should you focus on as the transition approaches.

You can prepare for your retirement transition years before it occurs. In doing so, you can do your best to avoid the kind of financial surprises that tend to upset an unsuspecting new retiree.

How much monthly income will you need?
Look at your monthly expenses and add them up. (Consider also the trips you have in mind in the near term.) You may end up living on less; that may be acceptable, as your monthly expenses may decline.

Should you downsize or relocate?
Moving into a smaller home may reduce your monthly expenses. If you will still be paying off your home loan in retirement, realize that your monthly income might be lower as you do so.

How should your portfolio be constructed?
In planning for retirement, the top priority is to build investments; within retirement, the top priority is generating consistent, sufficient income.

How will you live?
There are people who wrap up their careers without much idea of what their day-to-day life will be like once they retire. Remember that retirement is a beginning. Ask yourself what you would like to begin doing. Think about how to structure your days to do it, and how your day-to-day life could change for the better with the gift of more free time.

How will you take care of yourself?
What kind of health insurance do you have right now? If you retire prior to age 65, Medicare will not be there for you. Check and see if your group health plan will extend certain benefits to you when you retire. If you can stay enrolled in it, great; if not, you may have to find new coverage at presumably higher premiums.

Give your retirement strategy a second look as the transition approaches.
Review it in the company of the financial professional who helped you create and refine it. An adjustment or two before retirement may be necessary due to life or financial events.

Representatives may be reached at 800-398-2667, ext. 2288.

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