

Apply for a

## CoVantage REWARDS CREDIT CARD

Just in time for

## HOLIDAY SHOPPING

- Earn Double Points in November and December
- Earn Double Points all year at Amazon.com
- Benefit from a rate as low as 7.99% APR, significantly lower than the industry average, 16.92% APR.

Apply through  
MyCoVantage,  
in-branch, or  
over the phone.

\*Annual Percentage Rate (APR) accurate as of 9/11/2018 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.  
\*\*Average industry rate was cited in a report on www.creditcards.com on 9/11/2018.

Down payment  
options to help you

## BUY A NEW HOME!

You can purchase with  
as little as 0% Down!

|                 | Conventional | WHEDA   |
|-----------------|--------------|---------|
| Down Payment    | 20% Down     | 0% Down |
| Rate            | 4.75%        | 5.125%  |
| PMI             | None         | None    |
| Monthly Payment | \$417        | \$564   |

Apply today!  
[www.covantagecu.org](http://www.covantagecu.org)

Examples are based on purchase price of \$100,000, credit score of 722 or greater, and a 30 year fixed term. Does not include closing costs or reserves for escrow. Private Mortgage Insurance (PMI) is required for loans with less than 20% down payment. If escrow is required, the monthly payment will also include amount of real estate taxes and insurance. Examples are for illustrative purposes only and amount are rounded. Rates quoted are accurate as of 9/17/2018. Only eligible borrowers who meet CoVantage credit requirements may qualify for financing. Note: 0% Down WHEDA loans include a 2nd mortgage with a separate monthly payment. It has been included in this example.





# Drive into FALL *in style!*

Car Loan Rates as low as

# 2.99% APR\*

Fill out a FAST application in MyCoVantage  
Visit any branch • Call 800-398-2667  
**OR** Ask for CoVantage financing at dealerships

\*APR is for a 24 month term car loan, up to 75% financing, for those with credit scores of 722 and above. Estimated payment per \$1000 is \$42.98. Rates/APRs effective 10/1/18. Only eligible borrowers who meet CoVantage Credit Union credit requirements may qualify. Other rates and terms available.

## NEW STREAMLINED EXPERIENCE!

## MyCoVantage Online & Mobile Banking

**M**yCoVantage went through an update this year to enhance the user experience for those that do their banking virtually. These improvements include: quicker navigation to the features you use the most, greater detail on display for each account, easier card management access...just to name a few. We will continue to add new features to MyCoVantage in the coming year.

Just recently we added the ability for users to electronically send money from one member's account to another. Found under Transfers in MyCoVantage, you can click the Member to Member button and enter only the account number and last name of the member you want to pay. The member doesn't even need to be a

MyCoVantage user to receive money from you. The transfer from your account to theirs happens instantly. This feature is great for those who want to:

- Transfer some cash to a college student
- Pay back a friend for lunch
- Send money to someone without writing out a check
- ...and many other uses!

**Try it today!**



JOIN US FOR

## International

# Credit Union

## DAY

## October 18

Enjoy Treats and  
Refreshments  
in our lobbies!