



# MoneyClips

November 2018

For Members of CoVantage Credit Union



**NOV. 27 - DEC. 11**

## HELP BY DONATING

The CoVantage Cares Foundation will be accepting monetary donations at CoVantage branches during the Giving 2sday Campaign, Nov. 27 to Dec. 11, where the foundation will match up to \$125,000 in total donations. Selected charities in our communities will keep donations within each area:

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

For more information, visit [www.covantagecu.org/cares](http://www.covantagecu.org/cares)  
**THANK YOU FOR YOUR SUPPORT!**

# HOLIDAY BUCKS!

Get **EXTRA CASH** for the **HOLIDAYS** with great rates!

**4.99% APR\***  
\$20,000 and above

**5.99% APR\***  
\$10,000-\$19,999

**6.99% APR\***  
\$9,999 and below

Call, visit any branch, or apply online at [www.covantagecu.org/holidaybucks](http://www.covantagecu.org/holidaybucks)

\*Annual Percentage Rates (APRs) accurate as of 11/1/18. Advertised APRs are available for borrowers with credit scores of 683 and above. For borrowers with scores under 683 and/or with a term of 60 months, add 1% to the rates. Loans of \$1000 and below have a maximum term of 24 months. For refinances or consolidation loans, at least \$1,000 of new money must be borrowed from CoVantage Credit Union. All loans are subject to CoVantage Credit Union's normal credit requirements and term limitations. Offer ends 12/24/18 at noon.

CoVantage  
**REWARDS**  
CREDIT CARD

Just in time for  
**HOLIDAY SHOPPING**

Earn **DOUBLE POINTS**  
at Amazon all year long and everywhere in November/December!

Make your CoVantage Rewards Credit Card your default card for all online purchases.

watch the **POINTS ADD UP!**

# 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 10/19/18. Only eligible borrowers who meet CoVantage Credit Union credit requirements may qualify. Other rates and terms available.

## Loan Interest Rebate Notice

Affecting Members with  
CoVantage Mortgages

Are you familiar with the loan interest rebate that we have paid members for the past 37 years? This rebate returns a percentage of interest paid on loans during the past year. Although rebates are not guaranteed, members received over \$3 million in patronage last year. Members with CoVantage mortgages need to be aware that real estate taxes (2017 and earlier) must be paid by Dec. 10, 2018 in order to be eligible for a rebate this year. Tax records received from county treasurers are accurate as of August 1, 2018. If your 2017 or prior year taxes were paid after this date, please provide us with a paid receipt.

This notice only applies to in-house mortgages with CoVantage Credit Union; secondary market mortgages are not eligible for a loan interest rebate.

**CERTIFICATE SPECIAL**  
15 month term

# 2.75% APY\*

**MONEY MARKET**  
as high as

# 2.00% APY\*\*

Rates are

# ON THE RISE!

Start saving today.

APYs (annual percentage yield) accurate as of 11/1/2018 and may end at any time. Federally insured by NCUA.  
\*\$5000 minimum deposit. Renews for 12 months at maturity. Early withdrawal penalty may reduce earnings.  
\*\*2.00% APY is for balances of \$250,000 or more.