



MoneyClips

December 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 - Rhinelander
- Catholic Charities - Wausau
- Interfaith Food Pantry - Stevens Point
- Love Lights Tree Program - Menominee

For more information, visit www.covantagecu.org/cares

THANK YOU FOR YOUR SUPPORT!

Step into **EXTRA CASH** this season with

HOLIDAY BUCKS!

4.99% APR*
\$20,000 and above

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

6.99% APR*
\$9,999 and below

MONTHLY PAYMENT EXAMPLES:

Term	Financed	Rate*	Payment
24 months	\$ 1,500	6.99%	\$67/month
36 months	\$ 5,000	6.99%	\$154/month
36 months	\$10,500	5.99%	\$319/month
48 months	\$25,000	4.99%	\$576/month

Call, visit any branch, or apply online at 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. Payment examples are based on credit score of 683 and above, are rounded off to the nearest dollar, and do not include the cost of credit life and disability insurance.

CoVantage REWARDS CREDIT CARD

Apply now

Just in time for HOLIDAY SHOPPING

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

- 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, 17.14% APR.

*Annual Percentage Rate (APR) accurate as of 11/14/2018 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 11/14/2018.

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.

Visit or call your warm and friendly
LOCAL MORTGAGE LENDER!

Did you know CoVantage mortgages are serviced locally? Borrowers can work with local lenders to apply, and mortgage payments can be made at your local branch or through MyCoVantage Online Banking. **Call or visit any branch with your Mortgage questions!**