



MoneyClips

January 2018

For Members of CoVantage Credit Union

COVANTAGE IS NOW SERVING
100,000 MEMBERS

THANK YOU!

To show our appreciation, **WE ARE GIVING AWAY**

\$100,000
TO MEMBERS

including **\$10,000 PER WEEK** for two months*! **PLUS:**

MEMBER CELEBRATION SPECIALS

Savings Special Rate

1%
APY**

\$10 minimum

Certificate Special

2%
APY**

20 month term

Home Equity Loan

3%
APR***

10 year term

Go to www.covantagecu.org/100k for more details!

*All members are automatically entered into the drawings. One entry per member (not per account). We will randomly choose ten \$1000 winners on the following dates of the promotion: Jan 5, 12, 19, 26, and Feb. 2, 9, 16, and 23. Non-members may request an official alternative entry form at any CoVantage location and follow the entry rules. For details about the drawing go to www.covantagecu.org/100k.

**The 1.00% Annual Percentage Yield (APY) will automatically be paid on all regular savings accounts and all money market tiers with a balance of \$10 and above. Certificate special requires \$5,000 minimum deposit. APYs effective 1/1/18 through 3/31/2018. Federally insured by NCUA.

***The special Annual Percentage Rate (APR) of 3.00% is based on an LTV of up to 80% and a credit score of 683 and above, and is effective 1/1/18 through 2/28/18. Minimum loan amount is \$25,000. Other special rates available. The home used for collateral must be an owner occupied primary residence single family home. Only eligible borrowers who meet CoVantage credit requirements may qualify for financing.

YOUR PATRONAGE PAYMENT

is our way of saying *Thank You to our 100,000 member-owners*



Returning
\$3 MILLION to our
member-owners

This year's loan interest rebate and savings bonus add up to the largest **PATRONAGE PAYMENT** ever!

The patronage payment was deposited into the accounts of eligible members on December 31, 2017. For details, go to www.covantagecu.org/patronage

Meet Directors • Progress Reports • Free Gift • Meal • Cash Prizes

65TH ANNUAL MEETING

Wednesday, February 21, 2018 • 7:00 p.m.

Volm Theatre, Antigo High School • 1900 West 10th Ave., Antigo

The nominating committee is presenting three individuals for the open seats in this year's election to the board of directors. Qualifications of these nominees are provided. Other eligible members may be nominated by means of petition provided the requirements presented below are met. If no additional nominees are advanced by petition, the members present at the annual meeting will be asked to cast a unanimous ballot for the committee's selections.

If there are individuals nominated by petition, members may vote in one of two ways:

- By ballot in person at the annual meeting on February 21.
- By voting online at www.covantagecu.org. Online voting will begin on February 6 with the last day of voting on February 16. For more information, watch your email, check our website, or look for an announcement in our lobby. Directors will serve a term of three years.

The  stops here!

NEED A RIDE?

Wausau area, Stevens Point, Shawano, Rhinelander, Elcho, Crandon, Iron River, Crystal Falls, and Menominee bus members to the Annual Meeting. The buses depart from branch parking lots; departure times vary. To reserve your seat, call 800-398-2667, option 4.



Susan Gitzlaff
Wausau, WI

- Board member for four years
- Project Management Deluxe Corporation
- CoVantage member for nine years



Lee Siler
Crystal Falls, MI

- Board member for four years
- President, Lud Stoor Insurance Agency
- CoVantage member for 17 years



Mike Windberg
Menominee, MI

- Retired Human Resource Professional
- CoVantage member for 23 years

Board Nominations by Petition

Any member who wishes to be placed in nomination for a board opening may do so by submitting a written petition. Nominees must have been a member for one year prior to December 31, 2017 and must be eligible to vote. Said petition should include a signed and dated statement of willingness to serve, along with qualifications. The petition must be signed by at least 50 CoVantage members who are eligible to vote. The deadline for petitions is January 26, 2018. Send petitions to: CoVantage Credit Union, ATTN: Chairman, PO Box 107, Antigo, WI 54409