



January 2019

# MoneyClips

For Members of CoVantage Credit Union



**30-year fixed  
LOW RATE  
GUARANTEE\***

We'll meet or beat any other  
30-year fixed rate offer!

**4.50%** Rate

**(4.567% APR\*\*)**

Work with local lenders or apply at [www.covantagecu.org](http://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. Offer available January 1-March 31, 2019.

\*\*Annual percentage Rate (APR) effective as of 12/17/2018 and may change without notice. Based on a \$100,000 loan amount and 80% LTV. Monthly payment per thousand is \$5.07. If an escrow account is required or requested, the actual monthly payment will also include amounts of real estate taxes and homeowner's insurance premiums. Rate/APR available for borrowers with credit scores of 722 and higher, and apply only to primary residences and second homes. Only eligible borrowers who meet CoVantage credit requirements may qualify for financing.

## YOUR PATRONAGE PAYMENT

*is our way of saying THANK YOU member-owners!*

**Returning \$3.3 MILLION  
to our member-owners**

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

For details, go to  
[www.covantagecu.org/patronage](http://www.covantagecu.org/patronage)

The patronage payment was deposited into the  
accounts of eligible members on December 31, 2018.





**CoVantage**  
CREDIT UNION

# MONEY MARKET

Make your accounts  
**WORK FOR YOU!**

Rates as high as  
**2.00% APY\***

\*Effective 12/17/2018 and is subject to change. Annual percentage yield (APY) for advertised Money Market account is for balances of \$250,000 or more. Dividend rates on lower balance amounts are also available. Federally insured by NCUA.

Announcing our

## NEW WEBSITE!

Providing an exceptional digital experience on desktop and mobile devices!

[www.covantagecu.org](http://www.covantagecu.org)

# 66<sup>TH</sup> ANNUAL MEETING

Wednesday, February 20, 2019 • 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. Directors will serve a term of three years.

**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 20.
- By voting at [www.covantagecu.org](http://www.covantagecu.org). Online voting will begin on February 5 with the last day of voting on February 15. For more information, watch your email, check our website, or look for an announcement in our lobby.

**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, 2018 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 25, 2019. Send petitions to: CoVantage Credit Union, ATTN: Chairman, PO Box 107, Antigo, WI 54409

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.



**Dennis Haltinner**  
Appleton, WI

- Retired IT Professional
- Member for 36 years



**Karen Novak**  
Antigo, WI

- Board member for nine years
- CPA at KerberRose, S.C.
- Member for 22 years



**Eugene Shawano**  
Argonne, WI

- Board member for four years
- Owns Seeking One Self Solutions Consulting
- Member for 25 years