RETURNING
$4 MILLION to YOU!

Your PATRONAGE PAYMENT
is our way of saying,
“Thank You, Member-Owners!”

This year’s loan interest rebate and savings bonus add up to the LARGEST PATRONAGE PAYMENT EVER!
The patronage payment was deposited for eligible members on December 31, 2019. For details, go to www.covantagecu.org/patronage

PAY OFF YOUR MORTGAGE OR PURCHASE A HOME!
12-year fixed rate Mortgage Special

2.99 % Rate
3.13 % APR

► Consolidate debt
► Lock in a fixed low rate
► Eligible for Patronage payment
► Loans serviced locally

Contact a Mortgage Loan Originator at 800-398-2667, ext. 1130 or start your application online at www.covantagecu.org!

Rate/Annual Percentage Rate (APR) is based on 80% LTV. 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 CU credit requirements may qualify for financing. Monthly payment per thousand is $8.27. Special rate ends 1/31/2020.

ONE MONTH ONLY!
THANNUAL MEETING
Wednesday, February 19, 2020  •  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 19.
• By voting at www.covantagecu.org.

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, 2019 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 24, 2020. Send petitions to: CoVantage Credit Union, ATTN: Chairman, PO Box 107, Antigo, WI 54409

CoVantage
REWARDS
CREDIT CARD
A COVANTAGE CARD combines REWARDS with a GREAT RATE, as low as 7.74% APR
... significantly lower than the industry average of 17.27% APR**

Apply today at www.covantagecu.org!

*Annual Percentage Rate (APR) accurate as of 1/1/2020 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 sited in a report on www.creditcards.com on 12/11/2019.

67TH ANNUAL MEETING
Wednesday, February 19, 2020 • 7:00 p.m.
Volm Theatre, Antigo High School • 1900 West 10th Ave., Antigo

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Matt Kolling
Stevens Point, WI
• Board member for six years
• Owns Genesis Farms, LLC and Genesis Outdoors, LLC
• Member for 18 years

Paul Payant
Antigo, WI
• Board member for nine years
• Attorney and Partner at Sommer, Olk, & Payant, LLC
• Member for 41 years

Willis Qualheim
Shawano, WI
• Board member for three years
• Owns Qualheim True Value in Shawano and Park Falls
• Member for 18 years

67th Annual Meeting
CoVantage
Call us today at 800-398-2667 ext. 2288!