



MoneyClips

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

*& FREE CLOSING COSTS****

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.

***Free closing costs and 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 on a closed-end home equity loan, and is effective 1/1/18 through 2/28/18. Minimum loan amount is \$25,000 with a term of up to 10 years. 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. Most home equity loans will not require an appraisal; however, if an appraisal is needed, the borrower is responsible for the fee of \$375-\$500.

Meet your Directors • Progress Reports • Free Gift Meal Following the Meeting • Cash Prizes

65TH ANNUAL MEETING

FEB. 21, 2018

7 p.m. • Volm Theater • Antigo High School
1900 Tenth Ave., Antigo, WI



NEED A RIDE TO THE MEETING?

Bus rides are available.
To reserve a seat, call
800-398-2667, option 4.

CoVantage Cares Foundation Provides \$240,000

Nearly \$240,000 was donated to nine local non-profit organizations located throughout communities served by CoVantage Credit Union. The funds were made possible thanks to CoVantage Cares Foundation and generous donations by members, staff, and others who responded to the Foundation's Giving 2sday campaign in November and December. Giving Tuesday, a nationally-recognized day for charitable giving, was selected by the Foundation as an opportune time to kick off a fund-raising effort to support local organizations who help those in need. Funds generated from the campaign were matched, up to \$100,000, by CoVantage Cares Foundation. Thanks to the matching gift, along with the generosity of many, donations totaling \$239,653 were distributed locally. Charities selected by branch staff to receive funding from this year's Giving 2sday campaign include:



- United Way of Langlade County
- Elcho Food Pantry
- Big Brothers Big Sisters of Northcentral Wisconsin
- SAM25 Homeless Shelter - Shawano
- Boys and Girls Club of Portage County
- Northwoods United Way
- Iron County Cancer Unit - Iron River
- Friends of Camp Batawagama - Crystal Falls
- Marinette-Menominee YMCA

For more information about CoVantage Cares Foundation, or to obtain the grant application needed to request a donation, visit www.covantagecu.org/cares

Got Good Credit? GET A BETTER RATE!



*Annual Percentage Rate (APR) accurate as of 1/10/2018 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.