



MoneyClips

March 2018

For Members of CoVantage Credit Union

CAR BUYING MADE EASY

Car loan rates as low as

2.44%^{APR*}

Apply whenever and wherever it's convenient:

- Ask for CoVantage financing at the dealership.
- Fill out a **FAST** application in **MyCoVantage Online/Mobile**.
- Visit any branch.
- Call 800-398-2667, option 2.



*APR is for a 24 month term car loan, up to 75% financing, for those with credit scores of 722 and above. Estimated payment per \$1000 is \$42.73. Rates/APRs effective 2/15/2018. Only eligible borrowers who meet CoVantage Credit Union credit requirements may qualify. Other rates and terms available.

DEPOSIT Certificate SPECIAL

2.35%^{APY}

34 Month Term

Open a certificate and earn a great rate today!

\$5000 minimum deposit. Renews for 36 months at maturity. Special APY (annual percentage yield) available as of 3/1/2018 and may end at any time. Early withdrawal penalty may reduce earnings. This credit union is federally insured by NCUA.





HOME OWNERSHIP

can be your reality!

FREE HOME BUYER EDUCATION

Thursday, March 8 • 5:30 pm
CoVantage Credit Union
303 Fourth Ave., Iron River

Saturday, April 7 • 9 am
CoVantage Credit Union
4903 Schofield Ave., Weston

Saturday, March 10 • 9 am
CoVantage Credit Union
1200 Badger Ave., Stevens Point

Tuesday, April 10 • 6 pm
CoVantage Credit Union
723 Sixth Ave., Antigo

Tuesday, March 13 • 6 pm
CoVantage Credit Union
2200 Oriole Ln., Rib Mountain

Saturday, April 14 • 9 am
CoVantage Credit Union
303 S. 1st Ave., Wausau

Wednesday, April 4 • 5:30 pm
CoVantage Credit Union
905 Boyce Dr., Rhinelander

Tuesday, April 24 • 6 pm
CoVantage Credit Union
911 E. Green Bay St., Shawano

- Topics:**
- The home buying process
 - What to expect from your realtor
 - Different types of mortgages and what CoVantage offers, including no and low down payment programs

If financing with CoVantage, attendees will receive a coupon for
\$300 OFF CLOSING COSTS

Registration appreciated • 800-398-2667, option 4

Electronic Deposit for Tax Refunds

Follow these instructions to set up electronic deposits:

CoVantage's routing number is 275976655. A routing number indicates the financial institution.

For Checking: Use the 10-digit number on the bottom of your checks, and indicate checking.

For Savings: Setting up electronic deposits for a savings requires a different 15-digit formatted account number. For assistance, call 715-627-4336 or 800-398-2667, option 4.

– OR –

You can find your properly-formatted checking and savings account numbers by logging into MyCoVantage, clicking on the *Manage Profile* icon, and selecting *How to Set Up Electronic Transactions*.

Incorrect account number formats may result in a delay of posting, manual posting fee, or rejection of funds.

Got Good Credit? GET A BETTER RATE!



CoVantage
REWARDS
CREDIT CARD



*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.