



MoneyClips

May 2018

For Members of CoVantage Credit Union



Making Home Buying
FASTER & EASIER!

Introducing our
Online Mortgage Center

- Complete or begin a home loan application.
- Securely upload important documents such as pay stubs and financial statements.
- Track status of home loan in *real time*.
- Access your *local* loan officer's contact information.
- View important dates pertaining to your home loan (ie. appraisal order, closing date).
- Available for both in-branch and online applications.

Find our mortgage center at www.covantagecu.org



Available for Mortgages & Home Equity

**MORTGAGE
SPECIAL!**

**\$500
OFF
CLOSING COSTS**

on any fixed-rate mortgage!

*Apply online at
www.covantagecu.org*

Available for first mortgage only. Effective from 5/1/2018 to 5/31/2018. Only eligible borrowers who meet CoVantage credit requirements may qualify for financing.

*A major upgrade coming in **EARLY MAY** to*

MyCoVantage
Online & Mobile Banking

*Featuring quick navigation in mobile and a
streamlined design in both mobile and desktop.*

Visit www.covantagecu.org for info!

Accessing is simpler | Paying is faster | Managing is easier

The only card ...



Apply today at
www.covantagecu.org/rewardscard

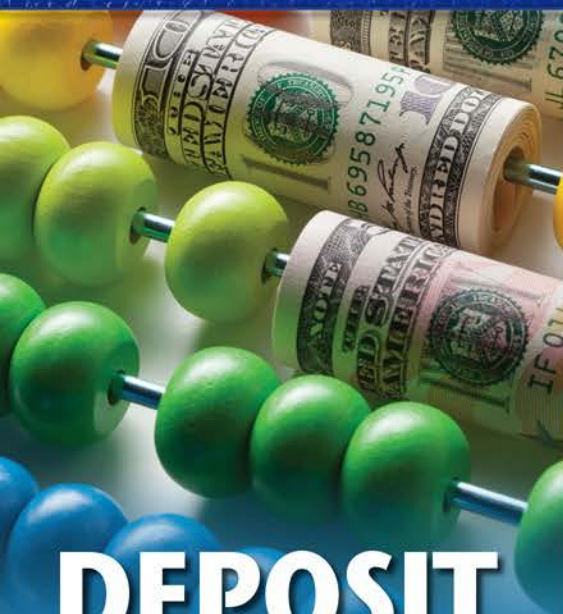
... you'll need in your wallet!

A **COVANTAGE CARD** combines **REWARDS** with a **GREAT RATE**, as low as **7.49%**

... significantly lower than the industry average of 16.41% APR**

Your rate is determined by your credit score.

*Annual Percentage Rate (APR) accurate as of 4/20/2018 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.
 **Average industry rate was cited in a report on www.creditcards.com on 2/21/2018.



DEPOSIT rates are RISING!

Higher than National Avg.

Product	Rate	Higher than National Avg.
Money Market	1.25% ^{APY}	8x
Savings	0.80% ^{APY}	8x
Checking	0.25% ^{APY}	4x

Open a new deposit account today!

Comparison of deposit product APY averages accurate as of 4/13/2018 obtained from bankrate.com. Money Market APY is for deposit amounts of \$250,000 and over. Savings APY requires a \$10 minimum deposit. Checking account must maintain a minimum daily balance of \$500 to earn dividend. CoVantage APYs (Annual Percentage Yields) accurate as of 4/13/2018. Federally insured by NCUA.

Rates as low as
2.44% APR*
 on titled vehicles and RVs!

Time for some
Summer FUN MONEY!

Have more **FUN in the SUN** with a CoVantage loan for your next:



Take out a **Summer FUN** loan today!

NO PAYMENTS FOR 90 DAYS!***

For more details or to apply go to www.covantagecu.org/summerfun

*2.44% APR is for a 24 month term car loan, financing 75% or less of value, for those with credit scores of 722 and above. Estimated payment per \$1000 is \$42.73. Rates/APRs effective 4/20/18 and subject to change. Only eligible borrowers who meet CoVantage credit requirements may qualify. Other rates and terms available. ***Available 90 days from date of the loan. Interest will accrue during this time. Promotion ends July 31, 2018.