

For Members of CoVantage Credit Union

DEPOSIT Certificate
SPECIAL
2.10% APY
13 Month Term

\$5000 minimum deposit. Renews for 12 months at maturity. Special APY (annual percentage yield) available as of 5/16/2018 and may end at any time. Early withdrawal penalty may reduce earnings. 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:



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.

**Now is the time
to buy a new home!**

**PURCHASE WITH
AS LITTLE AS**

**3%
DOWN***

- Lock in a fixed low rate.
- Work with local lenders.
- Get pre-approved at no charge.
- Check loan status in real time.

APPLY TODAY!

Go to www.covantagecu.org
or visit any branch.

*97% LTV applies to any HomeReady mortgage serviced at CoVantage (15-, 20-, or 30-year). Only eligible borrowers who meet CoVantage credit requirements may qualify for financing.



Change IT UP

Debit Card SAVINGS PROGRAM

A New Way to SAVE!

CoVantage's **Change IT UP** savings program helps you save money with every debit card transaction. Because we're committed to helping you increase your savings, CoVantage will match 5% of all **Change IT UP** transfers in your savings account.



How it works:

1. Enroll in **Change IT UP** through MyCoVantage or with a staff member.
2. Use your CoVantage Visa debit card each time you make a purchase.
3. Your daily debit card transactions are rounded up to the next whole dollar. All rounded-up amounts from debit card purchases are aggregated and automatically transferred in one lump sum from your checking to your share (savings) account at the end of each day.
4. The funds in your savings account can be used when you need them and additional money (outside of the **Change IT UP** Savings Program) can be added to the account at any time.
5. On December 31, CoVantage will match 5% of the rounded change from the **Change IT UP** program.

A NEW LOOK AND FEEL ARE COMING TO

MyCoVantage Online & Mobile Banking

You can look forward to an enhanced **MyCoVantage Online and Mobile Banking** experience to make accessing accounts simpler, paying bills faster, and managing your cards easier!

Enjoy a streamlined design in both mobile and desktop, and a new quick navigation in mobile to help you easily find the services you use the most!

If you use our mobile app, simply watch for an update in your app store.



Watch
www.covantagecu.org
for details!

The only card ...



... 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.

Apply today at
www.covantagecu.org/rewardscard

*Annual Percentage Rate (APR) accurate as of 5/18/2018 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.