People Helping People

By Charlie Zanayed, President and CEO

Pause, take a moment, close your eyes, and think of someone who went out of their way to help you in life. Maybe it is a family member who loved you when you were unlovable. Maybe it is a neighbor who helped you during some difficult times. Maybe it is the stranger who helped you change a tire. I wholeheartedly believe that it is people helping people that allow us to get through the difficult times and enable us to enjoy the good times. It is people treating you and I graciously that makes life a little bit better. People helping people!

Last week, I was asked a simple question from a young man who wanted to know the difference between a credit union and other financial institutions. The answer to this question is more relevant today than I believe it has ever been. You don’t have to read the paper or watch the news for long to see that much of today’s stories are not focused on people helping people. It’s not that people helping people doesn’t still exist, it’s just not the focus.

Well, I have good news. Every day our member-owners make people helping people a reality. At CoVantage, you not only benefit from the financial success of the cooperative through patronage, great rates, and low fees, but you help others in your own community. That is the advantage of CoVantage. It is yours and your neighbors’ cooperative advantage. Credit unions are simply financial cooperatives owned by their members. Yes, we serve our member-owners with mortgages, business loans, auto loans, checking and money market accounts, rewards credit cards, and have the technology that our owners expect, but what makes us unique is our cooperative structure. This cooperative structure allows you to benefit the other member-owners of your credit union. When you use your CoVantage credit or debit card to make a purchase, the cooperative earns money and you benefit yourself and other member-owners. When you choose CoVantage to borrow, you help other owners earn better rates on their deposit accounts. When you save with CoVantage, you help other members borrow that money to purchase a home or a car. People helping people!

I also want to highlight what specifically makes CoVantage unique even within the cooperative movement. Our mission includes welcoming all regardless of wealth! All means you, your family, your neighbor, the borrowers, the savers, the traditional, and the technologically savvy. We have owners with millions of dollars in deposits, and owners who borrow money for basic needs. Last week, we helped a member who is retired and on a very limited fixed income that is struggling with a medical condition. That is what welcome all regardless of wealth means! You are part of a cooperative that truly welcomes all. We can’t always help, but we do always try.

Thank you member-owners for all you do to make our cooperative vibrant, growing, relevant, and unique in today’s world!
Tell us where you want to go.

We’ll help you get there.

Take advantage of rising Savings rates!

In June, enhancements were added to our mobile and online banking to make accessing accounts simpler, paying bills faster, and managing cards easier! We took the best of our virtual access channels to create MyCoVantage Online and Mobile Banking with one look, one user ID, and one password! Whether accessing MyCoVantage from your smartphone, tablet, or computer, the look will be similar and your log in credentials will be the same.*

Here are just a few features of MyCoVantage:

**Online and Mobile Banking:**
- View activity and images of cleared checks
- Transfer money between accounts and make loan payments
- Use bill pay to send money to vendors or individuals
- Complete a simple loan application for a vehicle, credit card and more
- View e-Documents (i.e. loan docs, e-Statements)

**Mobile Banking Only:**
- Remotely deposit checks
- Log in with Touch ID (Apple devices)

To learn more about MyCoVantage, our new all-in-ONE channel you can access from your smartphone, tablet, or computer, visit www.covantagecu.org/mycovantage

*If you’ve used our online or mobile banking in the past and don’t remember your password, use the Forgot User ID/Password link from the desktop version of MyCoVantage or call our Contact Center at 800-398-2667.

Call to set up an appointment
800-398-2667

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On Monday, May 15, the Weston branch relocated to a new 7,000 square foot building less than one mile east of the office that served members for over 13 years. The new office is on the corner of Schofield Avenue and Von Kanel Street and is much easier to access than our previous location. It has six teller windows, four drive-up lanes, and more space to help reduce waiting time for members. An upgraded ATM occupies the fifth drive-up lane.

The Weston office has been our busiest office per square foot, and our prior office did not have the space for additional employees to support the membership growth we have experienced. We are extremely thankful to now have enough space to serve Weston area member-owners well into the future.

Thank you for allowing us to serve you, and we hope you enjoy the new office!

NOW OPEN! New Branch in Weston, 4903 Schofield Ave.

ALL COVANTAGE MEMBERS, HELP US CELEBRATE!

To show our appreciation for you, our owners, take advantage of THESE SPECIALS AVAILABLE AT ALL LOCATIONS AND ONLINE:

Vehicle Loan
SPECIAL!
Rates as low as 1.89% APR on Vehicle/RV loans

Mortgage SPECIAL!
10-year fixed rate 2.99% Rate

Certificate SPECIAL!
15-month term 1.55% APY

NO PAYMENTS FOR 90 DAYS!

Hurry before these rates are out of sight!

You deserve THE BEST savings rates!

THURSDAY
Ice Cream, Cookies, Coffee, & Bottled Water

FRIDAY
Hot Dogs, Popcorn, & Soda

Get a chance to win a $50 gift card • Spin the wheel to win CoVantage prizes!
LOCATIONS

ANTIGO
Main Office
723 Sixth Ave.
Clermont
801 Sixth Ave.
Antigo
Northside Driveup
2209 Progress Blvd.
Antigo
CRANDON
502 W. Pioneer St.
ELCHO
N11333 Antigo St.
ELCHI
N11333 Antigo St.
RHINELANDER
905 Boyce Dr.
RIB MOUNTAIN
2200 Oriole Lane
ROTHSCHILD
27 Brown Blvd.
SHAWANO
911 E. Green Bay St.
Main Street Driveup
604 S. Main St., Shawano
STEVEN'S POINT
1200 Badger Ave.
WAUSAU
303 S. First Ave.
WESTON
4903 Schofield Ave.
CRYSTAL FALLS, MI
1 Credit Union Way
IRON RIVER, MI
303 Fourth Ave.

800-398-2667
www.covantagecu.org

HOURS

LOBBY - MOST LOCATIONS
Mon-Thu . . . . 8:30 am – 5 pm
Friday . . . . 8:30 am – 6 pm
Saturday . . . 8:30 am – Noon

DRIVE-UP - MOST LOCATIONS
Mon-Thu . . . . 7:30 am – 5:30 pm
Friday . . . . 7:30 am – 6:30 pm
Saturday . . . 8:30 am – Noon

CONTACT CENTER
Mon-Fri . . . . 7 am – 7 pm
Saturday . . . 8:30 am – Noon

Elcho, Rhinelander, and Rothschild
have different hours. Please check
www.covantagecu.org
for these specific branch hours.