

MONEYCLIPS

FOR MEMBERS OF COVANTAGE CREDIT UNION



Keep **YOUR** money at one of the **BEST** credit unions known for providing financial **VALUE!**

MONEY MARKET

as high as

4.75% APY*

Bring your deposits to CoVantage and...

Step into More Cash!

*According to a leading industry research firm, Callahan & Associates, CoVantage is 3rd in the nation for providing value to members in the form of great rates and no fees as of December 31, 2022. Annual percentage yield (APY) for advertised Money Market account is for balances of \$750,000 or more. Other dividend rates are available for lower balance amounts. Money Market APYs effective 5/1/2023. APYs may be available for a limited time. Federally insured by NCUA.

Auto Loans Made EASY!



Now as low as

6.24% APR*

TO APPLY:

Visit covantagecu.org, call 800-398-2667, or ask for CoVantage financing at your dealership.

*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 \$43.60. Rates/APRs effective 5/15/2023. Only eligible borrowers who meet CoVantage Credit Union credit requirements may qualify. Other rates and terms available.

Coming soon to MyCoVantage: A refreshed digital banking experience!

CoVantage is taking Digital Banking to the *next level* by providing *enhancements* designed to deliver a more *intuitive experience* that will make it easier for you to manage your money. Our *refreshed* digital banking platform utilizes the *latest technology* that can continue to evolve to meet your changing needs.



In addition to a fresh and modern design, you'll also enjoy:

- ▶ A seamless browsing experience
- ▶ Enhanced security features beyond just your password
- ▶ Improved app performance

Watch our website and your email for more information!

Buying a Home Can be More Affordable with CoVantage's Low or No Down Payment Options

Programs that offer flexibility in getting a mortgage:

- ▶ Options for 0%, 1%, or only 3% down
- ▶ In-house CoVantage loans that qualify for patronage and **NO** Private Mortgage Insurance
- ▶ First-time homebuyers can get 0.50% off the interest rate*
- ▶ Stackable down payment assistance to bring your first mortgage payment down and make a home price more affordable

Work with local lenders or apply at covantagecu.org



Only eligible borrowers who meet CoVantage requirements may qualify for above financing.
*On a 10/1 ARM in-house program.

