



*"Where members make the difference."*

Fall 2018

## Account Beneficiaries are Important

### Are your beneficiaries up to date?

An account beneficiary is someone designated to receive the assets held in an account after the account holder's death. Estate planning isn't a lot of fun, but it is necessary if you don't want to cause a great deal of stress and expense for those you leave behind. It is important to list at least one beneficiary on your account to ensure your funds are allocated appropriately.

Many members are tempted to think that once a will is made, the work is done. However, it's important to realize that a listed beneficiary overrides a will. No matter how explicit you are in your will and no matter how many witnesses sign, if the beneficiaries on an account are different, it's the listed beneficiary that gets the money.

While your beneficiary choices may seem obvious and rock-solid when you initially make them, time has a way of altering things. In a stretch of five or ten years, some major changes can occur in your life and may warrant changes in your beneficiary decisions.



When you experience a major life change, it's important to review your beneficiary information, and change it to reflect your wishes. Naming a beneficiary helps to keep these assets out of probate when you pass away.

Many people forget to change beneficiaries on their accounts when a spouse dies or there is a divorce. This can be a devastating mistake. Your listed beneficiary will receive the money regardless of your current relationship or non-relationship with them.

Please check the status of the beneficiaries on your accounts at Avestar Credit Union. We are able to add or make changes to your beneficiaries at any time.



## AVESTAR CREDIT UNION Celebrates the 70th Anniversary of International Credit Union Day

On October 18, Avestar Credit Union will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

Avestar Credit Union celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Find your platinum lining in credit unions," a celebration combining the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

We invite you to stop by any of our locations and celebrate with Avestar a worldwide movement that's made helping people its No. 1 priority for more than 160 years.

**LOVE MY CREDIT UNION® REWARDS**

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[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



Please Join Avestar for  
our Upcoming Workshops

**Workshop #1:**

**End of Year Tax Review:**

**What makes this year's tax prep different?**

Monday, October 22, 2018 @ 6:00 pm

Karl Junginger Memorial Library

Refreshments provided

**Workshop #2:**

**Introduction to Money 101:**

**Knowing how you're spending your money today,  
will help build your future!**

Wednesday, December 12, 2018 @ 6:00 pm

Karl Junginger Memorial Library

Refreshments provided

Please call Avestar Credit union at 920-478-2151 or  
Kenneth Courts at 262-510-2226 to reserve your  
spot today!



**UPCOMING HOLIDAY HOURS**

Thanksgiving Day - Thurs, November 22 - Closed

Christmas Eve - Mon, December 24 - Closed

Christmas Day - Tues, December 25 - Closed

New Years Eve - Mon, December 31 - Closed

New Years Day - Tues, January 1 - Closed

*Fa-La-La! Christmas checks will be  
dispersed on November 1st.*



Congratulations  
Julie Heiman  
12 Years

*Happy Anniversary!*

**B** **October 18-19** **S**  
*All proceeds to benefit*  
**OUR LOCAL FOOD PANTRY**  
**December 13-14** **A**  
*All proceeds to benefit*  
**SECOND HARVEST FOOD PANTRY** **L**  
**E**



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**Branch Locations**

**Main Office/Mailing Address**

125 W Madison Street  
Waterloo, WI 53594

**Piggly Wiggly Branch Office**

810 N Monroe Street  
Waterloo, WI 53594

**Marshall Office**

701 W Main Street, Suite 179  
Marshall, WI 53559



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