



“Where members make the difference.”

Summer 2017

PARDON OUR DUST!

West Madison Street is under construction. There is not street traffic at this time. You can park on N. Monroe Street and walk over to the main office. Otherwise, please use our Piggly Wiggly and Marshall locations.

While the road construction is going on during the month of July, our downtown location will be under construction as well. We are updating and remodeling our lobby to serve you better. We anticipate the remodel to take a few weeks and there will be no lobby service during that time. Rachel and Sheryl will be working out of the Marshall location to assist our members with lending needs. Please call with any questions.

ROAD CONSTRUCTION SPECIAL RATE SMASHER

ON YOUR VEHICLE OR PERSONAL LOAN

1%* OFF QUALIFYING RATES

Or if you have a vehicle or personal loan from another lender, hammer down your debt by **reducing your rate 1%*** when you refinance with Avestar Credit Union.

- ▶ Pick your payment
- ▶ Pick your term
- ▶ Pick your payment due date
- ▶ See if we can match or beat your rate!

LIMITED TIME OFFER. Call or visit Sheryl or Rachel for your best option!

* Restrictions apply. Rates and terms may change based on creditworthiness. New loans only. Rates and promotion are subject to change without notice. Automatic payments required. Offer available on new and used vehicle loans and personal loans only.



Congratulations to all our graduating Seniors. Wishing you all the success in the future. Way to go!



Smart Option Student Loan®

We've partnered with Sallie Mae® to offer you the Smart Option Student Loan. Its flexibility makes it an ideal solution for students and families who still need money for college after using grants, scholarships and federal student loans.

Apply today!



www.salliemae.com/smartoption/avestarcu or call 1-800-222-2222

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Get more from your credit union membership at
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MARK YOUR CALENDAR

July 4 Happy 4th of July! Offices will be closed

July 5 Main office will be closed

September 4 Labor Day, closed

August 4 Relay for Life, Watertown

Have Any Travel Plans?

If you are using your Avestar Debit or Credit Cards, please call us at 920-478-2151 to ensure you don't have any issues with your cards while traveling.



Update Your Contact Information



- Help prevent fraud
- Allow us to serve you better

Please contact one of our member service representatives to verify we have your phone, email and address correct.

STATEMENT AUDIT

For sound financial controls we are verifying your account information. Please review your statement. Questions or discrepancies, please notify us by writing us as at:

PO BOX 23 | Waterloo | WI | 53594

It is not necessary to contact our office with this inquiry.

★ HAPPY ANNIVERSARY ★

JULY

AUGUST

SEPTEMBER



Jessica Schwartz
20 years



Rachel McCarthy
11 years



Beth Haseleu
29 years



JULY

AUGUST

SEPTEMBER



Diana DeLaCruz
3 years



Michelle Weihert
1 year



Carly Burbach
9 years

Avestar Credit Union Fee Schedule Effective 5/18/17

SHARE (SAVINGS) FEES

Excessive Cash Withdrawal	\$ 2.00 (4 free/mo)
Christmas Club Withdrawal	\$ 5.00/withdrawal

DRAFT (CHECKING) ACCOUNT FEES

Overdraft (NSF)	\$ 25.00/item
Returned NSF Item	\$ 25.00/item
Business Draft Account	\$ 15.00/month
Close Draft for abuse	\$ 50.00
Check / Statement Copy	\$ 5.00/copy

OTHER SERVICE FEES (applicable to all accounts)

Account History Printout	\$ 1.00
Account Reconciliation	\$ 10.00/hour
ACH NSF Return	\$ 25.00/item
ACH Overdraft (NSF)	\$ 25.00/item
Automatic Overdraft transfers	\$ 3.00 (4 free/mo)
Cashier's Check	\$ 2.00
Close Account w/in 180 days	\$ 10.00
Consecutive Negative Balance	\$ 25.00/7days
Courtesy Pay	\$ 25.00/item
Debit Card: Pin Reminder	\$ 5.00
Replacement Card	\$ 10.00
Debit Card Overdraft (NSF)	\$ 25.00/item
Deposited Item Return	\$ 3.00/item
Dormant Account (after 1 year & under \$100.00)	\$ 5.00/month
Fax incoming/outgoing	\$ 1.00/page
Kwik Cash withdrawal under \$100	\$ 5.00/withdrawal
Money Order	\$ 2.00/item
Money Order/Cashier's Check copy	\$ 5.00/item
Shared Branch Returned item	\$ 15.00/item
Stop Payment	\$ 25.00/item
Tax Levy	\$ 35.00/request
Transfer to F&M Ban	\$ 10.00/transfer
Undeliverable mail/address correct	\$ 5.00/item
Verification of Account	\$ 10.00
Western Union: Domestic	\$ 40.00/transfer
Foreign	\$ 60.00/transfer
Wire Transfers: Incoming	\$ 10.00/transfer
Outgoing	\$ 20.00/transfer
Foreign	\$ 60.00/transfer

LOAN FEES

Duplicate Lien Release	\$ 10.00
Duplicate Satisfaction	\$ 10.00
Rush Payoff-fax	\$ 10.00
Verification of Account	\$ 10.00
VISA FEES	
Late Payment (after 10 days)	\$ 25.00/month
NSF Payment	\$ 25.00/check
Visa Gift /Travel Cards	\$ 3.00/card
Travel Card reload	\$ 3.00/reload

The rates and fees appearing in this Schedule are accurate and effective for all accounts as of the dates stated above. If you have any questions on your accounts, please call us.

DORMANT ACCOUNTS

Dormant accounts are subject to a \$5 per month fee. Effective October 2017, a dormant account is any account that has **NO** activity for 12 months and a balance under \$100. If you receive a letter indicating your account is in this status, please call or come into the credit union to find our how to **avoid** this fee.



www.avestarcu.com



Branch Locations

Main Office

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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BRANCHING
CONVENIENT
NATIONWIDE**

CO-OP's 5,000+ shared branches means you have more direct access to your money than most traditional bank customers do.

Download the app, visit our website or call 1-800-919-2872 for locations.

