



"Where members make the difference."

Summer 2018

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



SUMMER FUN LOAN SPECIAL

Send us a 30 second video of your summer fun and get 1% off your loan rate*.

Send us a picture of your summer fun and get 1/2% off your loan rate*.

**Email your video or photo to marketing@avestarcu.com
With your approval, we may post it on our Facebook page.**

* 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. Membership eligibility required. Offer ends 9/21/18.

MARK YOUR CALENDAR

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

September 3 Labor Day, closed

August 3 Relay for Life, Watertown



Rock River - Relay for Life

Watertown High School

Friday, August 3

Walk starts at 5 pm

Come walk with us and support this cause to help fight cancer!



Wishing you all the success in your future endeavors

We invite you into the credit union to open an account. You will have access to more than 5,700 shared branch locations.

SUMMER TRAVEL

If you are bringing your Avestar Debit or Credit Card with you on your travels, please call us at 920-478-2151. By letting us know of your travels, you can avoid your card being frozen for suspicious activity.



Update Your Contact Information

Please contact one of our Member Service Representatives to verify we have your phone, email and address correct. Thank you!



Enjoy exclusive savings every day.
Members save nearly \$2 Billion



Get more from your credit union membership at
LoveMyCreditUnion.org

Who Needs a Will? You Do.

Last Will and Testament

Some people think that wills are for folks with lots of money and property. The truth is, if you want to make sure a loved one gets your assets when you die, you should make your wishes legally binding. Otherwise, your estate could be tied up in probate court for years with no guarantee your wishes will be honored. Case in point: Prince's estate is still unsettled.

A person who dies without a will is said to have died intestate. That means that any property and assets you had (and are not jointly owned) will be distributed per the decision of a probate court. The court's agents will decide who will get your assets, according to your state's laws. However, if you write a will and name a capable executor to carry out your wishes, you can streamline the process for your heirs and insure your plans are followed.

Some financial arrangements, like joint bank accounts or property held or occupied in common by married couples automatically give a survivor control of assets. In some states, it's possible to have transfer on death provisions for accounts and properties. These provisions pass the assets to people you designate without going through probate. If you want to rely on these provisions, be sure to consult your state's laws and an estate attorney.

Without these provisions or a will, everything is divided according to monetary value among the people your state laws designate as heirs. This means that real estate might be sold rather than passed along and your family members may end up fighting about who gets what. If you and your partner are not married or if you are a same-sex married couple living in a state that still doesn't recognize its legality, then deliberate legal provisions are absolutely necessary. Wills, trusts, and transfers protect the legacy of these relationships. They can also uphold your choice to leave part of your estate to a friend or to an organization.

A will can also structure an inheritance using trusts. Incentive trusts distribute funds when a stipulation, such as college graduation, is met. Staggered trusts distribute beneficiaries' inheritance when they reach specific ages. You can even prevent someone from getting any part of your legacy by stating this in a will.

Possibilities for wills, transfers, and trusts vary by state, so it's important that you seek advice from a lawyer. Veterans or people with limited incomes may be eligible for free legal help.

Home & Family Finance® Resource Center
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HAPPY ANNIVERSARY

| | | | | | | | | | |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---|---|---|---|
| ★ | ★ | ★ | ★ | ★ | ★ | ★ | ★ | ★ | ★ |
| JULY | JULY | AUGUST | AUGUST | SEPTEMBER | SEPTEMBER | | | | |
|  |  |  |  |  |  | | | | |
| Jessica Schwartz 21 years | Diana DeLaCruz 4 years | Rachel McCarthy 12 years | Michelle Weihert 2 years | Beth Haseleu 30 years | Carly Burbach 10 years | | | | |



www.avestarcu.com



Follow us for special offers and latest news!

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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