



“Where members make the difference.”

Summer 2020



Hello Members,

Here we are halfway through 2020. Even though we have had to stay at home for some time it sure doesn't seem as though 2020 should be half over.

The COVID-19 has sure changed our way of thinking, doing, and going. Thinking: about cleaning and disinfecting, when is enough, enough? Doing: is it OK to take the dog for a walk? Going: I want to go to the grocery store, but do I? What about all the 'what ifs' that run through our minds? What if I am exposed? What if I come down with the virus? What if someone I know does? We can go on and on with this until it drives us crazy.

Now, think about all the businesses out there that have to serve you (the community). The caregivers, the nurses, police, firefighters, grocery store clerk, and even your teller at your credit union. WOW!

We at Avestar want you to know how proud we are of our membership for being patient at our drive-ups and thoughtful of our staff. We thank you for all you do, and we want to keep you safe. The credit union has taken our time at reopening to make sure the virus is slowing down and not growing bigger. We would really like to keep our lobbies closed, but we know that it is an inconvenience to you, our member (owners). We will keep you up to date through our many avenues of communication (Facebook, emails, and good old newsletters or notices).

We strive to do our best in all situations and hope you do too. If you have questions about your accounts, please call us.

Even though things are opening up, we aren't free and clear just yet: PLEASE take precautions to stay safe!

Hang in there; we're with you!

Kay Radloff

Remote Deposit Capture

We have been busy at Avestar while our lobbies were temporarily closed for COVID-19. Our mobile app was updated, and we now have Remote Deposit Capture available to our members. You have a check to deposit? No problem.

1. Endorse the back of your check.
2. Write on the back Avestar Remote Deposit.
3. Take a picture of the front and back of the check and deposit it into your account. Easy!



Customize Your Debit Card

We also have myPic Studio™. You can design your own Avestar debit card. Choose a photo from our gallery or upload a picture of your own. Please visit our website for details.



Wishing you all the success in your future endeavors

Reminder: Your Avestar membership gives you access to over 5,600 shared branch locations nationwide.

ENJOY EXCLUSIVE SAVINGS EVERY DAY

Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Get more from your credit union membership at LoveMyCreditUnion.org



Avestar's Virtual Annual Meeting

Wed, August 12, 2020



Due to COVID-19, this year's annual meeting will be a virtual meeting. Details are still being worked out and they will be posted on our website when they have been finalized. For those members who have given us their email addresses, we will send out the details to you via email. If you would like to be a part of this virtual meeting, stay tuned for the details.

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Change in Terms Notice: Funds Availability Policy – Effective 7/1/2020

The Funds Availability Policy describes your ability to withdraw funds from transaction accounts at Avestar Credit Union. In some cases, we will not make all the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of the deposit. However, a required statutory inflation adjustment has resulted in higher funds-availability dollar amounts. As a result, we will make the first \$225.00 (increase from \$200.00) of your deposits available the next business day.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: You are depositing to a new account; we believe a check you deposit will not be paid; you deposit checks totaling more than \$5,525.00 (increase from \$5,000.00) on any one day; you redeposit a check that has been returned unpaid; or you have overdrawn your account repeatedly in the last 6 months. Visit our website at avestarcu.com or call us at (920) 478-2151 to request our complete Funds Availability Policy.

MARK YOUR CALENDAR

July 4 Happy 4th of July, offices will be closed

August 12 Annual Meeting

September 7 Labor Day, offices will be closed

★ ★ ★ **HAPPY ANNIVERSARY** ★ ★ ★

★ ★ ★ JULY	★ ★ ★ JULY	★ ★ ★ JULY	★ ★ ★ AUGUST	★ ★ ★ AUGUST
 Jessica Schwartz 23 years	 Diana DeLaCruz 6 years	 Odalys Gloria 2 years	 Rachel McCarthy 14 years	 Michelle Weihert 4 years



www.avestarcu.com



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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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