



INTERNATIONAL
CREDIT UNION
DAY®
OCTOBER 20
2016

★ Credit Union ★
Star News
Quarterly News Letter



Fall 2016

AVESTAR CREDIT UNION Celebrates Principled Banking.

On October 20, 2016, Avestar Credit Union will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the foundational principles that make credit unions unique.

Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility, and returning all profits to members. This year's theme is "The Authentic Difference," a description of credit unions cooperative structure and principles. AVESTAR celebrates ICU Day because it believes banking should be principled.

On ICU Day, we join the more than 217 million credit union members around the world in celebrating the people-first principles that have helped lift people out of poverty and strengthen communities all over the globe.

AVESTAR celebrates a movement that concerns itself with the financial success of all people.

Credit Unions are the only financial institutions rooted in people-first principles.

- 1 DEMOCRATIC CONTROL
- 2 OPEN MEMBERSHIP
- 3 NONDISCRIMINATION
- 4 SERVICE TO MEMBERS
- 5 DISTRIBUTION TO MEMBERS
- 6 BUILDING FINANCIAL STABILITY
- 7 CO-OP COOPERATION
- 8 SOCIAL RESPONSIBILITY
- 9 ONGOING EDUCATION

#CUIDIFFERENCE #ICUDAY

~UP COMING HOLIDAY HOURS~

Closed: Thanksgiving Day, Nov. 24th

Closed: Christmas Eve, Sat. Dec. 24th

Closed: Christmas Day, Dec. 25th

Closed: Monday, Dec. 26th

Regular Hours New Years Eve, 9 to 12

PLEASE PLAN AHEAD !!



FUN FACT:

For those of you with the new VISA chip cards, you can now see your balances on the Home Banking website in your account

**Fa – La – La!
Christmas checks being dispersed on November 1st !**



**PLEASE JOIN AVESTAR FOR A SEMINAR ON:
PLANNING FOR HEALTHCARE IN RETIREMENT**

**WEDNESDAY, OCTOBER 26th 6 -7pm
AT THE KARL JUNGINGR MEMORIAL LIBRARY**

OPEN TO CREDIT UNION MEMBERS AND GUESTS

SEMINAR WILL COVER THE FOLLOWING TOPICS:

- HOW MUCH WILL HEALTHCARE COST IN RETIREMENT?
- DEMYSTIFYING MEDICARE CHOICES AND SUPPLEMENTS.
- WHEN AND HOW DO I MAKE MY ELECTIONS?
- CAN I CHANGE MY MEDICARE ELECTIONS?
- IS LONG TERM CARE IMPORTANT? IS IT RIGHT FOR ME?
- IS MEDICAID AN OPTION FOR ME?
- WHAT WILL MY PERSONAL HEALTHCARE COSTS BE THROUGH RETIREMENT?



FILL OUT A RSVP SLIP AND TURN IT IN TO THE TELLER LINE. KENNETH COURTS WILL THEN CONTACT YOU TO CONFIRM YOUR SPOT. SEATS ARE LIMITED SO DON'T HESITATE TO SIGN UP. SUBS AND BEVERAGES WILL BE PROVIDED.

**KENNETH COURTS
Healthcare Planning Consultant
262-510-2226**

Julie ~ 10 Years!!



MARK YOUR CALENDARS!!

**Oct 20/21 ~ Proceeds going to our
local food pantry**

**Dec 15/16 ~ Proceeds going to
Second Harvest
Food Pantry**

**Join us for Merchants Trick or Treat!!
Wednesday October 26th ~ 3 to 5pm**



www.avestarcu.com

Branch Locations
125 W. Madison St.
Waterloo, WI 53594

810 N. Monroe St.
Waterloo, WI 53594

701 W Main St., Suite 179
Marshall, WI 53559

(920) 478-2151

Shared Branch Locations
Credit Union Express Branch
3809 E. Washington Ave.

Heartland Credit Union
5325 High Crossing Blvd.
105 Enterprise Dr. (Verona)

For more locations locally and
nationwide visit our website or call
1-800-919-2872