



Fall 2023

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

920-478-2151

Avestar Credit Union & Members First Credit Union Will Unite December 1, 2023

We are excited to announce that Members First Credit Union members overwhelmingly approved a merger with Avestar Credit Union! The credit unions will legally merge on December 1, 2023. When our memberships join, we will be 6,800 strong with combined assets of \$67 Million. They say there is strength in numbers!

How we all benefit:

- **Convenience:** Members will now have access to a total of four branches.
- **Member Service:** We will be able to enhance our products and services we currently offer.
- **More competitive loan and deposit rates for members:** By taking advantage of economies of scale on operating expenses, we will be able to pass those savings along to you, the members, through higher dividends, lower loan rates, and reduced fees.

What to expect?

- All locations will be closed on November 30th in preparation for the merger on December 1st.
- All of our wonderful staff will be retained.
- The Members First name will transition to Members First Credit Union, An Affiliate of Avestar Credit Union.

We are working diligently to make this transition as seamless for all members as possible. Watch our website, avestarcu.com for the most up-to-date information.



3401 West Beltline Hwy
Madison, WI 53713



DOWNLOAD OUR APP
Search for "Avestar Credit Union" on your mobile device.

www.avestarcu.com



**Saver's Sweepstakes
Grand Prize Drawing
on ICU Day!**

Build savings and have a chance to WIN up to \$5,000!!

Saver's Sweepstakes® is a prize-linked savings account we offer to help our members save money and potentially win cash prizes. Drawings are held monthly, quarterly, and annually, and the more you save, the more chances you have to win!

Stop in to one of our locations today to enroll before the Grand Prize drawing on October 19th!

*See Avestar for complete terms, conditions and official rules. Federally insured by the NCUA.



After 35 years of service to Avestar Credit Union, I will be retiring 10/20/2023. Although letting go is hard, I recognize that it is my turn to start this new chapter in my life.

The relationships I've developed with so many of you will never be forgotten. It has truly been a pleasure to look back so many years at a career I've loved.

Thank you all for your friendship and support.

-Beth Haseleu

Stop in the main branch Oct 1-20 to say farewell to Beth and enjoy some refreshments.



Happy Anniversary, Julie!

Celebrating 17 years with Avestar CU.
Thank you for all you have done for the credit union.

Christmas Club Members

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

INTERNATIONAL CREDIT UNION DAY

On October 19, 2023, Avestar Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Avestar Credit Union is honored to be a part of this proud tradition.



If you believe there have been fraudulent charges on your Avestar Debit card, call Shazam Dispute Services at **833-288-1126**. For Visa® Credit Card disputes call **800-322-8472**.

Reminder to members! Let us know if you are traveling for the holidays so we can add travel notices to your accounts. This will ensure your cards will work while on vacation.



CO-OP SHARED BRANCHING

CO-OP's 5,700+ shared branches means you have more direct access to your money than most traditional bank customers.



Follow us for special offers and latest news!



Avestar Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

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Mark Your Calendar

CLOSED for Staff Meeting - Mon, October 9

International Credit Union Day - Thurs, October 19

PIGGLY WIGGLY CLOSING EARLY - Wed,
November 29 @ 5:00 pm

ALL BRANCHES CLOSED - Thurs, November 30

Holiday Hours

Thanksgiving Day - Thurs, November 24 - Closed

Christmas Eve - Sat, December 23 - Closed

Christmas Day - Mon, December 25 - Closed

New Year's Day - Mon, January 1 - Closed

Consolidate Your Debt. Simplify Your Life.

Consolidating your debt can have a lot of advantages.

1. A single monthly payment. Take your credit card balances and put them together to have one monthly payment that is automatically deducted from your checking account. By consolidating you could have a lower monthly payment or work on paying off your debt faster.

2. You know how long it will take. A consolidation loan has a specific term, so you know how long it will take you to pay off the loan. With credit cards, you only have to pay the minimum, and with higher interest rates and low payments you could be paying it for many years.

3. Avoid credit problems. If you are late on a payment with a credit card company, it considerably affects your credit score. Having several credit cards can make a missed payment easy to do.

4. Lower your interest rate. Credit cards typically have high interest rates; some can be up to 25%. Avestar has a variety of personal loans, secured and unsecured, at competitive rates and terms.

Call us to talk through your loan options. Or apply online to get started and we will call you!