

**Main Office/Mailing Address**

125 W Madison Street  
 Waterloo, WI 53594

**Piggly Wiggly Branch Office**

810 N Monroe Street  
 Waterloo, WI 53594

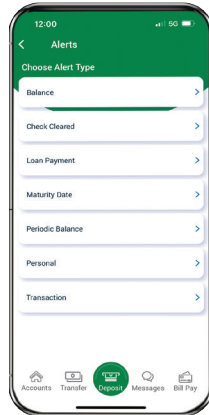
**Marshall Office**

701 W Main Street, Suite 179  
 Marshall, WI 53559

920-478-2151

**Set Up Text or Email Alerts**

Our online banking system allows you to request text or email alerts when account balances get to a certain level, when ACH items are posted, when checks cleared, when loan payments are coming due and much more. Here's how it works:



- 1.) Login to your account
- 2.) Click on the BELL, top right of the page
- 3.) Create Alert
- 4.) Select Alert Type (i.e. Balance Alert)
- 5.) Click Continue
- 6.) Pick desired account
- 7.) Message: Add your own text
- 8.) Fill desired amount for balance alert
- 9.) Check email box:  
 For email - Fill in your email address  
 For text - Fill in your phone number with your cell provider (see below)
- 10.) Save

**Text Coding**

- US Cellular:** 6081234567@email.uscc.net
- Verizon:** 6081234567@vtext.com
- AT&T:** 6081234567@txt.att.net
- Boost Mobile:** 6081234567@myboostmobile.com
- Comcast:** 6081234567@comcastpcs.txtmsg.com
- Sprint:** 6081234567@messaging.sprintpcs.com
- T Mobile:** 6081234567@tmomail.net

**Are Your Accounts Up-to-Date?**

Please call or stop in the credit union to be sure your account information and beneficiaries are up-to-date.

If you do not have a specific person(s) listed as your beneficiary, you can also choose to name a charity for your assets to go to.

It is also important that we have your current email and address for member communication.

**Student Loans**

We work with ISL Education Lending to offer private loans to help you pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.\*



- Loans for college students.
- A loan option for parents and family members who wish to borrow on behalf of a college student.
- Multiple student loan refinance options.

In addition, they offer multiple scholarship opportunities and free college planning tools to help students and families avoid over borrowing and plan smart for life during and after college. Visit our website for details and links for financial resources and education. \* See website for complete details.

**Dates to Remember**

- July 4 - Independence Day, Closed
- September 4 - Labor Day, Closed



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

## COMING SOON IN AUGUST



### NEW CONTACTLESS DEBIT CARDS

## VISA® Secured One-Time Passcode

### IMPORTANT MESSAGE

Keeping your account safe and secure is our highest priority. We continue to partner with SHAZAM, our debit card processor, to implement additional authentication known as Visa® Secure.

When both the ecommerce merchant and Avestar Credit Union participate in Visa® Secure, the transaction will go through a risk-based authentication. As the cardholder, you'll be asked to identify yourself by receiving a One-Time Passcode (OTP) via text message. Once received, you'll enter this code on a checkout screen with SHAZAM's logo.

If an invalid OTP is entered in the checkout screen, the transaction will not be authenticated. If three (3) consecutive invalid OTPs are entered into the checkout screen, your card will be blocked at all Visa® Secure participating ecommerce merchants. To unblock your card, please contact Avestar Credit Union.

Standard text messaging fees may apply.

If you have any questions, please call 920-478-2151.

## Save More with an Avestar Credit Union Credit Card

We see consumers sign up for store credit cards that offer discounts like 20% off your first purchase. While that may sound like a good one-time purchase, you'll often discover later they charge as much as 25.00% APR\*. At that rate, it could take years to pay off your purchases.

Avestar Credit Union offers a credit card that has a fixed rate of just 12.90% APR\*. Other benefits include:

- Low rates
- No balance transfer fees
- No annual membership fee
- 1% on foreign transactions
- No hidden fees
- Make payments through your Avestar account

To apply for a VISA® Credit Card, stop in or call today!

\*APR = Annual Percentage Yield. Subject to credit approval. Please see credit union for complete details.

## HAPPY ANNIVERSARY

JULY



Jessica Schwartz  
26 years

JULY



Diana DeLaCruz  
9 years

AUGUST



Rachel McCarthy  
17 years

AUGUST



Michelle Weihert  
7 years

SEPTEMBER



Beth Haseleu  
35 years



### CO-OP SHARED BRANCHING

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



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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