

# The perfect solution for those who don't want to carry cash or keep track of a checking account.

- *No set-up or re-load fee.*
- *No credit or poor credit? No problem!*
- *Avoid check cashing and NSF check fees.*
- *Make purchases (signature and PIN) with no transaction fees.*
- *Get cash from ATMs nationwide.*
- *Only \$2.00 per month!*

## Account Access

Your Load n'Go Card is a re-loadable card that can be used to access your money without carrying cash. Just make a deposit into a Load n'Go account at CoVantage, and your money is available to use whenever and wherever you need it. **Unlike traditional debit cards, your CoVantage Load n'Go Card is not linked to a regular checking account.**

- Perfect for students.
- Ideal for Internet purchases.
- Works like a pre-paid credit card.
- The perfect solution for those who don't want to keep track of a checking account.
- No need to worry about being overdrawn or keeping your account in balance.
- Easy access to electronic (ACH) deposits such as tax refunds, government benefits, or direct deposit of payroll funds.

## Pay for Purchases

A Load n'Go Card can be used to pay for purchases anywhere VISA is accepted. Use the card to pay at restaurants, retailers, hotels, service stations and more (cannot be used for "pay at the pump" transactions.) Just swipe your card and ask the merchant to process your transaction as a "credit." The amount of each transaction will automatically be deducted from your card balance. Simply sign the sales slip, take your receipt, and you're on the 'go! Unlike a credit card, Load n'Go purchases do not go toward a line of credit, so there's no monthly bill and no money to repay.

## Get Cash From an ATM

The Load n'Go Card can be used at any ATM (Automatic Teller Machine) where the PULSE, Cirrus or VISA / PLUS logo is displayed. To obtain cash at an ATM, just enter your PIN (Personal ID Number), select "checking," then take your cash and go! CoVantage has ten ATMs that allow Load n'Go Card users surcharge free access to their funds. For additional ATMs that are surcharge free with a Load n'Go Card, use any ATM that displays the blue Alliance One logo (find a list of Alliance One ATMs at [www.atmallianceone.org](http://www.atmallianceone.org))

## Teller Transactions

Like any other account, you can make deposits into or withdrawals from your Load n'Go Card account with any teller (lobby or drive-up) at any of our locations. Just make sure to have your Load n'Go Card or your CoVantage Member ID card along for identification.

## Load n'Go Card Details

- There's no fee to re-use your Load n'Go Card; just make a deposit into your Load n'Go account and you're ready to go. A \$10.00 minimum balance is required.
- The Load n'Go card is free with a new Load n'Go account. However, a fee of \$10 will be charged to issue a replacement if the card is lost, stolen, or destroyed.
- A maintenance fee of \$2.00 will be charged to your Load n'Go Card account each month.
- Load n'Go Card activity can be viewed through TEX or e-TEX; our free phone and internet banking services.
- You will receive a statement that includes brief transaction descriptions to help you keep track of where funds were used. Monthly statements will be provided when you have electronic transactions (ACH deposits, ATM withdrawals, or point-of-sale purchases) on your Load n'Go Card account. If there are no electronic transactions, a quarterly statement will be sent.
- You may not make any preauthorized, automatic, audio response transfers, or ACH withdrawals from a Load n'Go Card account.
- A Load n'Go Card cannot be used for "pay at the pump" service station purchases. You may, however, use the card to pay for gasoline by going inside to have the service station attendant process the transaction.

# Load n'Go Card

## ATM & VISA ACCOUNT

**ANTIGO**  
Main Office  
723 Sixth Ave  
P.O. Box 107  
Antigo, WI 54409-0107  
715-627-4336  
1-800-398-2667

**Northside Driveup\***  
2209 Progress Blvd.

**Clermont Driveup\***  
432 Clermont St.

**CRANDON\***  
502 W. Pioneer St  
P.O. Box 365  
Crandon, WI 54520-0365  
715-478-5100

**SHAWANO\***  
911 E. Green Bay St.  
P.O. Box 394  
Shawano, WI 54166-0394  
715-524-8200

**WAUSAU\***  
110 S. 1st Ave.  
P.O. Box 1986  
Wausau, WI 54402-1986  
715-845-4351

**WESTON\***  
3807 Schofield Ave.  
Weston, WI 54476  
715-359-3994

**CRYSTAL FALLS, MI\***  
1 Credit Union Way  
P.O. Box 180  
Crystal Falls, MI 49920-0180  
906-875-6686

**IRON RIVER, MI\***  
303 Fourth Ave.  
P.O. Box 152  
Iron River, MI 49935-0152  
906-265-5147

**WEBSITE**  
[www.covantagecu.org](http://www.covantagecu.org)

*\*ATM available surcharge-free for CVCU members.*

Additional ATMs available for members to use, free of charge, are located at:

- FS Fast Stop, Hwy. 45 N, Antigo, WI
- Lakewood Super Valu, 17186 Twin Pine Rd., Lakewood, WI
- Visit [www.atmallianceone.org](http://www.atmallianceone.org) to locate additional surcharge-free terminals in the Alliance One ATM network.

### LOBBY HOURS

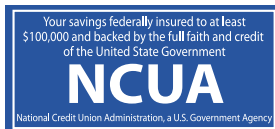
Monday-Thursday 8:30 a.m.–5:00 p.m.  
Friday 8:30 a.m.–6:00 p.m.  
Saturday 8:30 a.m.–noon  
*(There are no Saturday Lobby Hours in Weston.)*

### DRIVEUP HOURS

Monday-Thursday 7:30 a.m.–5:30 p.m.  
Friday 7:30 a.m.–6:30 p.m.  
Saturday 8:30 a.m.–noon

### CALL CENTER HOURS

Monday-Friday 7 a.m.–7 p.m.  
Saturday 8:30 a.m.–noon



CVCU 8/07



Outstanding Value ~ Exceptional Service