

March 2023 Newsletter

FROM THE CEO

We aim to be a trusted partner on your financial journey; to do so requires us to align our service and product offerings to the evolving needs of our members.

In 2022, we made the decision to provide more flexibility and better support to our credit and debit cardholders. Members with Aventa Visa® Credit Cards will soon experience enhanced online account management and a new mobile app for digital account management. Cardholders will also have access to enhanced features, such as contactless payment - a more reliable and secure method of purchase that decreases transaction time. New cards will be issued this month, please visit aventa.com/credit-cards for more information.

Please note, new Aventa Visa® Debit Cards will be issued in May. Additionally, our branches can provide instant access to replacement debit cards, should you lose or otherwise need to replace your card. We have eliminated the process of issuing a temporary card and the prolonged wait for a replacement card, with the ability to print new cards onsite.

It is our privilege to serve our members and their families, it is a responsibility that we do not take lightly. Thank you for banking with Aventa Credit Union and allowing us to be your partner.



Greg Mills
Chief Executive Officer

We Want to Hear From You

We are distributing a two-question survey to provide members the opportunity to share feedback about their experience with Aventa. We will distribute a summary of the results as well as our next steps to implement feedback suggestions. Please note, the survey is only available and distributed via email.

All survey respondents will be entered into a drawing to win a \$100 gift card.

A screenshot of a survey form titled "Aventa CREDIT UNION". The first question is "On a scale of 1 to 10 how likely are you to refer Aventa Credit Union to a family member, friend or colleague?". Below the question is a scale from 1 to 10, with "Not At All Likely" at the 1 end and "Very Likely" at the 10 end. Each number has a radio button next to it. The second question is "What changes would we have to make for you to give us a higher rating?". Below this question is a large text input box. At the bottom right of the input box is a small "0/500" character count. At the bottom center of the form is a dark button labeled "Submit Survey".

Annual Membership Meeting

Please join us on March 22, 2023 for our Annual Membership Meeting.

The meeting will be held from 8:00 am - 10:00 am at our Cascade Branch, located at :
426 S. Cascade Ave, Colorado Springs, CO 80903

RSVP by March 15th

Or email us at marketing@aventa.com



News

The Start of Something New

Aventa's NEW Visa® Credit Cards are expected to arrive in late March 2023.



Coming in May 2023

Aventa's New Visa® Debit Card is heading your way in May 2023.

Keep an eye out for more information!



March is Credit Education Month

We're recognizing Credit Education Month by sharing awareness in the communities we serve and by stressing the importance of credit health, with an emphasis on assisting youth financial literacy. We have upcoming community presentations scheduled for Chaffee County's Aging Mastery Program and Center Consolidated High School.

CREDIT EDUCATION MONTH



Aventa
CREDIT UNION

Part of the Community



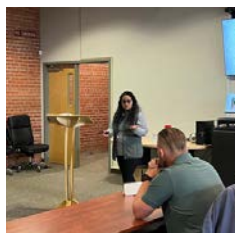
Pueblo Chamber Annual Membership Meeting

We appreciate the opportunity to sponsor the Greater Pueblo Chamber of Commerce's Annual Meeting. This black-tie event provides an overview of the Chamber's many achievements from 2022. It also honors the "Citizen of the Year" and "Ambassador of the Year". It also recognizes the new Board Chairman, Dennis Carey.



CSFD Annual Awards Banquet

Aventa was thrilled to help sponsor the Colorado Springs Fire Department awards banquet. Many were honored at the ceremony, including Medal of Valor Lieutenant Joey Bittenwieser. Lieutenant Bittenwieser rescued a young woman by diving 20 feet into a river after hearing screams for help. Thank you to those on the front lines and the civilians who aim to protect the lives and properties of Colorado Springs.



City of Pueblo - New Employee Onboarding

Aventa welcomed new Pueblo City Employees by sponsoring lunch and providing them with products and services to assist with their financial journey. During the presentation, new employees discovered the benefits of working the front lines by learning about the First Responders Loan.

Member Benefits

Click Below to Learn More about our Offers!

Do your future self a favor...

Prepare financially for the future with an IRA. We offer the tools you need to build a secure savings plan for you and your family – for years to come.



[Learn More](#)

Found the site for your dream home?

Let's build it together!

With an Aventa Construction Loan

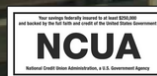
Contact our Mortgage Team
at (800) 555-6665
or mortgages@aventa.com

Don't let market volatility disrupt your plans...

We are offering **TWO** CD specials for a limited time.

Don't miss out on the opportunity to get ahead of the market.

16 Months at **5.64% APY*** or 9 Months at **4.59% APY***



*APY = Annual Percentage Yield. Requires minimum \$1,000 deposit of funds not currently on deposit with Aventa Credit Union. Maximum investment of \$250,000. Funds withdrawn from an existing certificate of deposit at Aventa Credit Union are ineligible. Fees may reduce earnings. Penalty for early withdrawal. Available to individual members, business accounts, and trust accounts, but not for IRAs. Member qualifications apply. Promotional rate effective 1/27/23 and may end at any time. Limited to one certificate per account. Federally insured by NCUA.

Tax Season Benefits

SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.

We're providing special savings this tax season with TurboTax and H&R Block. Get a head start on your taxes and take advantage of Aventa Credit Union member discounts that make filing your taxes easier. For more info, visit aventa.com/events-promos.



Financial Fitness

Creating Long-Term Money Habits

Do not let the challenges keep you from opportunities.

The challenges life throws our way take a toll on us, especially after a time of holiday joy. But, with challenges come an opportunity. In some instances, financial drawbacks can lead to making decisions with long-term effects. By creating positive money habits, we can turn challenges into opportunities that help us become financially fit.

[Continue Reading](#)



Five Financial Exercises to Shape Up Your Spending

Now that January has passed, take a moment to ask yourself, "Am I staying true to my New Year's resolution?" Two of the most-vowed New Year's resolutions are improved physical fitness and improved financial fitness. Both require dedication, healthy habits, and exercise.

[Continue Reading](#)

Cybersecurity

5 Scams to be Aware of This New Year

Avoid going from wrapping bows and holiday cheer to alarming scams and post-holiday fear. Hold on to your joyous holiday memories, and avoid scammers by following these post-holiday tips.

Avoid giving away your information this new year. Scammers often trick people into buying gift cards for them in exchange for prizes and giveaways. Scammers use keywords like "reward", "giveaway", and "claim" to catch your attention. They also use fake emails to trick you into believing it's someone you trust.

[Continue Reading](#)



Cyber Insurance

"In 2022, the average data breach costed \$4.35 million dollars. Recovering from a cyber-attack can be costly, but cyber insurance helps keep you and your businesses protected.

When you run a business, there are physical risks that require you to carry general liability. General liability insurance protects the business against bodily injury or physical damage that might occur; however, it does not protect the business against cyber-attacks. Luckily, there is cyber insurance that covers the business from scammers and hackers who breach the systems to obtain personal data.

[Continue Reading](#)

For more cybersecurity tips, follow us on Facebook and Instagram!



Scan me to like our page
and follow us on Facebook!

@aventacu



Scan me to follow
us on Instagram!

@aventacu



Wealth Management

Wealth Management Services at Aventa Credit Union focus on the unique set of financial circumstances you and your family face. Getting to know you and understanding your personal needs allows us to create a customized wealth management strategy aligned with your short- and long-term objectives. By building a lasting, personal relationship with you, we're able to help you anticipate and plan for the future.



Rebecca E. Bayless, MSM
Wealth Manager

WEALTH MANAGEMENT
SERVICES AT

Aventa
CREDIT UNION

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Not NCUA
Insured

Not Credit Union
Guaranteed

No Credit Union
Deposits or Obligations

May Lose
Value

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Aventa Credit Union and Wealth Management Services at Aventa Credit Union **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Wealth Management Services at Aventa Credit Union, and may also be employees of Aventa Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Aventa Credit Union or Wealth Management Services at Aventa Credit Union.

Associate Spotlights

Liz Salazar

Wife, Mother, Camper, and
Branch Manager at

Aventa
CREDIT UNION



Liz started her career working as a Member Service Representative 3 years ago. Since then, she was promoted to Assistant Branch Manager, and now is the Branch Manager at our Dublin location.

Focused on the growth of our associates and members.

Elijah Clanton

Father, Hiker, and Assistant
Branch Manager at

Aventa
CREDIT UNION



Elijah began his Aventa career nine months ago, as a Member Service Representative II. He now serves as the Assistant Branch Manager in our Dublin branch.

Focused on the growth of our associates and members.

►Promotions◀



Jeanie Vaught

Consumer Lending Specialist

Aventa
CREDIT UNION



Congratulations
Elijah and Misha
our newest Assistant Branch Managers

Aventa
CREDIT UNION

We're Hiring

Join the Aventa team and you're starting more than a job, you're starting a career that helps build a better financial future for you and our Members!



Scan Me to Review
Our Open Positions
and Apply Today!

Branch News | Saguache

As a member-owned credit union, the first duty of leadership is to make sure we are operating in ways that are optimal for member service and organizational growth. It is our job to continually evaluate performance and the manner in which members' funds are used. At times, this presents the challenge to make hard decisions. We appreciate your confidence in Aventa Credit Union and are thankful that you allow us to serve your financial needs.

Through long-term monitoring and critical analysis, we have decided to close the Saguache Branch. The closure will be effective as of the close of business, Friday, April 28th. Your accounts currently serviced at the Saguache branch are accessible at all Aventa branches, including those located in Center (395 S. Worth Street), Crestone (110 W. Silver Avenue), and Salida (7480 US Highway 50). Please visit the Locations page of aventa.com for a complete listing of branches and ATMs.

Please note, access to Aventa's Online Banking, Mobile App, and Contact Center (800-555-6665) are available at your convenience.

Thank you for your continued business and trust that we will serve your financial needs into the future. We value your membership and look forward to the opportunity to continue providing you with service and support.

For branch hours, please visit aventa.com/locations

Dublin Branch

2735 Dublin Boulevard
Colorado Springs, CO 80918

Cascade Branch

426 S. Cascade Avenue
Colorado Springs, CO 80903

Center Branch

395 S. Worth Street
Center, CO 81125

Crestone Branch

110 E. Silver Avenue
Crestone, CO 81131

Pueblo Branch

225 E. Evans Avenue
Pueblo, CO 81004

Saguache Branch

311 4th Street
Saguache, CO 81149

Salida Branch

7480 US-50
Salida, CO 81210