

# September 2023 Newsletter

## FROM THE CEO

2023 has presented many challenges. Aventa converted both debit cards and credit cards to a new provider that offers greater user benefits such as Tap & Pay and card monitoring via the Aventa CC mobile app. We also transitioned to a new mortgage service provider, which presents the opportunity to offer higher service levels and capabilities including accepting mortgage payments at the teller line and monitoring your mortgage via Dovenmuehle mobile app.

Tough decisions were made in the closing of our Saguache branch. And we continue to adjust to the demands on capital and liquidity caused by volatility in the market and economic erosion - which impacts us all. I congratulate our team for gracefully navigating these and many other presented challenges. Aventa remains committed to providing excellent member service to all of its members.

For more than 26 years, I have had the distinct pleasure of serving the members of Aventa Credit Union. From my experiences on Aventa's lending team to my current role as CEO, I know our members to be kind, hardworking, and loyal. I appreciate your trust and continued support.

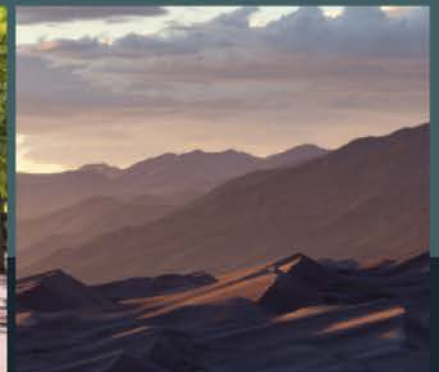
At Aventa Credit Union, we value our members' futures more than anything.



**Greg Mills**  
Chief Executive Officer

# From all of us at Aventa

CREDIT UNION



# Tutorials



## Credit unions are member-focused.

We created several helpful tutorials to make your banking experience easier.

**Click below to download our PDF  
online banking tutorials:**

## Card Lock and Unlock

## Transaction History

## Recurring Payments

Bill Pay

**Click below to watch our mobile and online banking video tutorials:**

Bill Pay

## Transaction Control

## Transaction History

## Mobile Lock & Unlock

## Transaction Tab

## Recurring Payments

# We're Here to Help



## Find branches and ATMs



(719) 482-7600



[contactus@aventa.com](mailto:contactus@aventa.com)



Learn more ways to contact us

We are here to help  
with any of your  
questions and  
needs. Reach out to  
our team!

# Member Benefits

We have a mortgage solution through **every phase** of homeownership.

- Home Equity Loans and Lines of Credit
- First Time Home-Buyer Loan
- Construction Loan
- Refinance & Traditional Mortgages

Apply Today!



Contact our Mortgage Team today at  
(800) 555-6665 or [mortgages@aventa.com](mailto:mortgages@aventa.com)

## Don't limit your challenges Challenge your limits

### Market Index CD @ 5.90% APY\*

- Higher returns, as compared to traditional CDs
- Investment portfolio diversification
- Upside growth potential with limited downside market risk



\*APY = Annual Percentage Yield - initial. The initial interest rate and APY may change at any time during the CD term based on changes to the Market Index. The certificate has a floor rate of 1.00%. The dividend rate for the CD is variable, calculated as the Prime Rate, 8.50% (as of 8/21/23) minus 2.75% percent (Dividend Calculation), with an initial rate of 5.75% and an APY of 5.90%. Minimum investment of \$500 and maximum of \$500,000. Federally insured by NCUA. The certificate is insured for up to \$250,000. Funds withdrawn from an existing certificate of deposit are ineligible for the Market Index CD. After you open the account, you may NOT withdraw the accrued dividends from the certificate (without incurring the full early withdrawal penalty) until the maturity date. Penalties may reduce earnings. A penalty, equal to 730 days of dividends, is imposed if certificate funds, including accrued dividends, are withdrawn before the maturity date. The penalty is a forfeiture of earned and scheduled dividends, based on the rate for the Market Index certificate existing when the certificate is withdrawn. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion shall be deducted from the principal. Member qualifications apply. Available to individual members, business accounts, and trust accounts.

# Part of the Community



## Parking with a Purpose

With the volunteer help of Aventa associates, we open the parking lot of our Cascade branch to those attending Switchback games and other events sponsored at Weidner Field. The funds raised are donated to the Aventa Foundation to further their efforts to positively impact our local communities.



[Learn more about Aventa Foundation.](#)



## Upcoming Events

- *Boy Scouts Annual Golf Tournament* (Colorado Springs | September 18)
- *Pueblo Chile and Frijoles Festival* (Pueblo | September 22-24)
- *City of Pueblo Health Fair* (Pueblo | October 3)

# The Credit Union Difference

## The Credit Union Difference:

- Credit unions are *member-owned*.
- Credit unions are *member-focused*.
- Credit unions are *member-driven*.



# Financial Fitness

## Mastering the 5 C's of Credit Like a Boss

By understanding the 5 C's of credit, individuals and businesses can gain valuable insights into what lenders look for and take proactive steps to improve their credit profiles. From character and capacity to capital, collateral, and conditions, each "C" is crucial in determining loan approvals, interest rates, and borrowing terms.

[Continue Reading](#)



## Gain Independence From Credit Card Debt

The United States has hit a record-breaking \$986 billion in credit card debt. Americans are relying on credit as inflation continues to stay high. However, credit cards should only be used as a safety net when you have money. Overspending on credit cards can lead to bad habits and increases your risk of becoming delinquent if you cannot repay those funds.

[Continue Reading](#)

# Cybersecurity

## Essential Cybersecurity Tips to Safeguard Your Data

Cloud security keeps your data private and safe from different online platforms and software. It is increasingly becoming a critical security offering as online companies embed cloud services into their platforms.

[Continue Reading](#)



## Unmasking Synthetic Identity Theft

The first noted scam dates back to 300 BC, after two sea merchants sunk a ship full of cargo to avoid selling their products and instead claim the insurance money. Through time and with advancing technologies, scams are still relevant in today's society and continue to evolve with civilization. For example, synthetic identity theft is a scam based on the use of someone's private financial data, like their social security number, combined with other falsified personal details to create a new identity.

[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 focuses 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, CFP®  
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

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## We're Hiring

**It's not about where you've been.  
It's where you're going.**

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

[Learn more at aventa.com](https://www.aventa.com)



Scan Me to Review  
Our Open Positions  
and Apply Today!

# Aventa Associates

## Spotlight

### ASSOCIATE SPOTLIGHT



Raquel embarked on her Aventa journey in 2021 as a Member Service Representative and has since achieved remarkable growth, now holding the position of Assistant Branch Manager.

**RAQUEL WATTS**  
Wife, outdoor enthusiast, and Assistant Branch Manager

**Aventa**  
CREDIT UNION

### ASSOCIATE SPOTLIGHT



With five years at Aventa, Angela's journey started as a Member Service Representative I. She later took on the role of Contact Center Representative and now excels as Contact Center Manager.

**ANGELA COATES**  
Aunt, Eagles fan, and Contact Center Manager

**Aventa**  
CREDIT UNION

*"Strive not to be a success, but rather to be of value."*

Albert Einstein

## Anniversaries

### CONGRATULATIONS ON YOUR WORK-IVERSARY!



**MARIA SMALLWOOD**  
Member Service Representative II

**Aventa**  
CREDIT UNION

Focused on the growth of our associates and members.

### CONGRATULATIONS ON YOUR WORK-IVERSARY!



**BILMA ACOSTA**  
Assistant Branch Manager

**Aventa**  
CREDIT UNION

Focused on the growth of our associates and members.

### CONGRATULATIONS ON YOUR WORK-IVERSARY!



**MIRANDA FANTROY-HANKINS**  
Digital Marketing Specialist

**Aventa**  
CREDIT UNION

Focused on the growth of our associates and members.

### CONGRATULATIONS ON YOUR WORK-IVERSARY!



**GERRI BABNICK**  
BSA & OFAC Officer

**Aventa**  
CREDIT UNION

Focused on the growth of our associates and members.

### Happy Anniversary!

Heather Linville, 5 years

Victoria Macias, 11 years

Rob Dumont, 1 year

Natashia Gebre-Zion, 1 year

Yulissa Majalca, 1 year

## New Hires

### Welcome to the Aventa Team:

**John Volkman** - Member Service Representative II

**Megan Broaddus** - Member Service Representative II

**Tiffany Spurgetis** - Member Service Representative II Float

**Renee Rice** - Staff Accountant

**Kristi Johnson** - Contact Center Representative

**Amber Ballinas** - Assistant Branch Manager

**Emily Frank** - Assistant Branch Manager

# Mortgage Servicing Transfer

The responsibility for loans serviced by Pivot Lending Group have been transferred to Dovenmuehle Mortgage, Inc., effective June 30, 2023.

Your ACH (automated) payment to Pivot has been canceled and you must pay all payments to Dovenmuehle. Please visit our website for detailed payment instructions.

## Payment options:

- Online: [aventa.com/mortgages](https://aventa.com/mortgages) (Log-on to the Mortgage Servicing Site)
- Postal mail: Aventa Credit Union, PO Box 660592, Dallas, TX 75266-0592
- Automated (ACH) payments: [Click here](#)
- Phone: 1-866-891-0136
- **In-branch**

**New!**

Frequently Asked Questions



We're here to answer your questions - please visit our FAQ page or contact us at (719) 482-7600 or toll-free at (800) 555-6665.

## Notice: Discontinuation of Service

As your financial institution, it is our continued responsibility to find a balance between recognizing the needs of our members and embracing evolving technologies.

Effective **September 1, 2023**, we discontinued our automated telephone account service - Audio Account Access (aka Easy Access) system. Please note you can access account information 24/7 via Aventa's Online and Mobile Banking apps.

Our Contact Center will remain accessible and can be reached at (719) 482-7600 or toll-free at (800) 555-6665.

Online Banking

Mobile Banking  
Android®

Mobile Banking  
Apple iOS®

For branch hours, please visit [aventa.com/locations](https://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

### Salida Branch

7480 US-50  
Salida, CO 81210