

January 2024 Newsletter

FROM THE CEO

We are thrilled to announce that, effective December, 21, 2023, the National Credit Union Administration (NCUA) has approved our merger with Blue Federal Credit Union! This exciting union will bring even greater benefits and opportunities to our combined membership.

Now that we have received NCUA approval, the next step is to proceed with a membership vote for Aventa Credit Union. Within the next month, you will receive a special mailing with more details about the merger, including your voting ballot. We request your support and ask that you return your ballot by Monday, February 26 at 10:00 am (Please note, the process is detailed in the mailing you will receive.). Our board and associates appreciate your trust in us to serve and hope you will support this partnership as the best path forward.



Greg Mills
Chief Executive Officer

Together, we'll offer a wider range of services, competitive rates, and increased convenience with more branch locations. We understand some of you might have questions or concerns. We're committed to making this transition smooth and seamless, and we'll be providing you with comprehensive information and resources every step of the way. We're confident that this merger will strengthen our position as a leading credit union and enhance your financial experience. We appreciate your continued membership and trust, and we're excited to build a brighter future together. Please visit blueaventa.com for more details and to share any questions or concerns you may have.

We'll also host informational sessions at all branches within the next month, more details and invites will be distributed within the next few weeks.

Thank you for your membership.



Together, we can do more.

Member Benefits

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

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

Apply Today!



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

Celebrate the New Year...
with an Aventa Visa® Credit Card

- Fixed rates as low as **7.99% APR***
- No annual fee
- No balance transfer fee
- No cash advance fee



*APR=Annual Percentage Rate. Final rate may vary and will be determined by overall creditworthiness. Membership qualifications apply.



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



Top Golf Tournament

Our team had a blast at the 2nd Annual Turkey Shoot-Out Golf Tournament, benefiting local food banks and GoWest Foundation!

Pueblo Area Chapter of Credit Unions' Coat Drive

Our team had the opportunity to participate in Pueblo Area Chapter of Credit Unions' annual coat drive supporting the Pueblo Cooperative Care Center!



Crestone Christmas Fair

Thank you to all those who joined forces for the Crestone Christmas Fair this year! Our donation helped supply 75 holiday gift bags for our community's terrific kids and teens. This is what being a credit union is all about! Happy Holidays!

Financial Fitness

Insights on Behavioral Finance During Your Holiday Shopping

The holiday season is a time of joy, celebration, and gift-giving (yes, love and hugs are gifts). However, behind the cheerful decorations and festive spirit comes the human behavior of spending money, also known as behavioral finance. Behavioral finance combines psychology and economics and provides valuable insights into understanding our shopping behaviors during this time of the year.



[Continue Reading](#)



The Crucial Role of Insurance in Financial Education

Financial education is vital for individuals to make informed decisions about their finances. It encompasses various topics, including budgeting, investing, and debt management. However, insurance is an essential aspect of financial education that often goes unnoticed. Insurance provides safeguards to individuals protecting their assets against unforeseen risks and is integral to comprehensive financial literacy. Here are some crucial parts of insurance that will help you on your insurance journey.

[Continue Reading](#)

Cybersecurity

Unwrapping the Cyberthreat of Deepfake Videos

As the holiday season approaches, the digital world becomes flooded with positive messages, warm greetings, and entertaining content. However, this is a perfect time for cybersecurity threats like deepfake videos to take over.

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The Dangers Artificial Intelligence Holds in Cybersecurity

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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

With over 20 years of financial experience, Rebecca Bayless serves as our dedicated Wealth Manager at Aventa Credit Union. Since 2006, she has been committed to assisting members on their financial journeys, particularly within credit unions. Our Wealth Management Services at Aventa prioritize understanding the unique financial circumstances of you and your family. By delving into your individual needs, we create a customized wealth management strategy tailored to your short-term and long-term objectives. Building a lasting, personal relationship is key to our approach, allowing us to help you anticipate and plan for the future with confidence.



Rebecca E. Bayless, MSM, CFP®
Wealth Manager

Tax season is here! Check out
these end of year tools to make
this tax season a breeze! ➔

WEALTH MANAGEMENT
SERVICES AT

Aventa
CREDIT UNION

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Email: rebecca.bayless@lpl.com

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://aventa.com)



Scan Me to Review
Our Open Positions
and Apply Today!

Aventa Associates

Spotlight



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

Albert Einstein

Anniversaries



Happy Anniversary!

Sarah Henderson - 25 years
Sandra Wells - 22 years
Karah Elliott - 2 years
Bradley Flappan - 1 year
Joshua Aitken - 1 year

New Hires



Welcome to the Aventa Team:

Wendy Bach - Accounting Processor

Adriana Galvan - Member Service Representative I

Whitney Hopp - Member Service Representative I

Diva Acosta - Risk Mitigation Specialist

Aventa Foundation

Aventa Foundation's Switchbacks FC Parking With a Purpose Program concluded its 2023 initiative thanks to the dedicated team from Aventa Credit Union led by Kenneth Canter.

Despite weather challenges, the team's dedication resulted in:

- raising an impressive \$11,091
- participation by 22 volunteers
- engagement at 17 games and 2 concerts



Executive Director Dolly Ciccarelli expressed her profound gratitude to all the volunteers, led by the consistent support provided by Canter.



The initiative raised funds and engaged Aventa Credit Union employees in corporate social responsibility, which supports health equity in Southern Colorado.

To download the full letter from the Aventa Foundation, [click here](#).

Christmas Wish

Aventa is excited to bring warmth and kindness to our community this holiday season. We've chosen an individual from each branch and provided them with a \$300 gift card to make their Christmas special. We sincerely appreciate our associates and members for sharing nominations and helping us support families facing challenges during this time of the year.

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

Salida Branch

7480 US-50
Salida, CO 81210