

# The Common Thread



www.avelta.com

October 2009



## Credit Counseling and Debt Relief

A growing number of companies promise to help people drowning in debt. They "guarantee" to lower your monthly credit card payments and get collection agencies off your back.

Phony debt relief outfits take your money and do nothing. In some cases, they make the situation worse. You'll owe just as much as when you started, plus have additional late fees and other penalties to pay.

Don't respond to the first ad you see or hear. Shop around. Take the time to find a reputable credit counselor; someone who will design a debt relief plan specifically for you. The National Foundation for Credit Counseling is a good place to start.

By Herb Weisbaum  
msnbc.com.

## Financially Sound

The volatility of the financial world seems to be calming, but after the roller-coaster year our nation has had, it doesn't take much to set off waves of rumors among wary consumers!

When it comes to the soundness of your credit

union, you DON'T need to rely on rumors, though. Aventa has its financial statement on display permanently in each of our lobbies and on our Web site. We are proud of our stability and good financial health!

## Money Orders Being Discontinued

Effective October 1, 2009, Aventa is discontinuing the issuance of money orders. We will be assisting those members who have used them regularly to convert to cashier's checks. Electronic bill paying, gift cards or travel cards are also excellent alternatives to money orders.

There is no difference in cost to our members between cashier's checks and money

orders, however, there will be a savings to the credit union with this move. Unlike cashier's checks, money orders are drawn on a third-party vendor which charges us for that service.

Your credit union continues to seek ways such as this to cut unnecessary expenses while maintaining the quality of service to membership.

## Protecting Ourselves in the Event of a Flu Epidemic

Local government officials are preparing for a challenging flu season this year. Aventa is committed to doing everything possible to ensure the health of our members and associates.

In addition to promoting increased hygiene measures in the workplace, we will also support recommendations for "social distancing." Social distancing simply means avoiding crowds and limiting social contact as much as possible. One way that you can do this is by using home banking, drive-ups and ATMs whenever possible as an alternative to visits to our lobbies.

## Loan Payment Holiday Time!

### Do you have a car or consumer loan with us? Would you like to skip a payment or two?

As holidays approach, our thoughts turn toward the season of special events, gift-giving and traveling to visit friends and family. It can be a costly time of year!

Skipping a loan payment during this time may help relieve financial stress. If you are a qualified Aventa borrower, the process is simple: complete a short form that will enable you to skip your November and/or December payment(s) and resume your regular payment schedule in January, 2010.

Interested? Go to Member Specials on the [avelta.com](http://avelta.com) home page and click "Loan Payment Holiday" to get your form started. Or, stop by any branch and ask your Aventa representative for a Loan Payment Holiday application.

**Application deadline is October 31, 2009, so don't delay!**

## Aventa Credit Union

### Dublin Branch

2735 Dublin Boulevard  
Colorado Springs, CO 80918

### Cascade Branch

426 South Cascade Avenue  
Colorado Springs, CO 80903

### Willamette Branch

3010 East Willamette Place  
Colorado Springs, CO 80909

### Lobby Hours

#### Monday, Tuesday and Thursday

8:00 a.m. to 5:00 p.m.

#### Wednesday

10:00 a.m. to 5:00 p.m.

#### Friday

8:00 a.m. to 6:00 p.m.

#### Saturday at Dublin and Cascade

9:00 a.m. to 3:00 p.m.

#### Saturday at Willamette

9:00 a.m. to noon

### Drive-up Hours

#### Monday through Friday

7:30 a.m. to 6:00 p.m.

#### Saturday at Dublin and Cascade

9:00 a.m. to 3:00 p.m.

#### Saturday at Willamette

9:00 a.m. to noon

**Note:** Full service Saturdays at Cascade only.

### Contact Center

719.482.7600 and 800.555.6665

#### Monday, Tuesday, Thursday, Friday

7:30 a.m. to 5:30 p.m.

#### Wednesday

10:00 a.m. to 5:30 p.m.

#### Saturday

9:00 a.m. to 3:00 p.m.

## Quick Reference Contact Information

### VISA lost or stolen

Credit card — 800.847.2911

Debit card — 800.528.2273

### Change debit PIN

800.851.4859

### Credit card balances and history

www.cardmemberservices.com

### Internet homebanking

www.aventa.com

### Easy Access (audio response)

719.473.4995

### Reorder checks 24/7

800.355.8123

Or online at: www.ClarkeAmerican.com

### Routing Number (direct deposit or ACH)

307074690

### Email Aventa Credit Union

contactus@aventa.com

### Dividend Rates

A dividend rate of .250% APY\* was declared on regular shares for the month of September 2009 based on available earnings. This annual percentage yield is based on a 365 day year, calculated on the daily balance and compounded monthly.

### Certificates

Certificates are available with \$500 or more. **Mini Jumbo Certificates** available with \$10,000 to \$49,999.99  
**Jumbo Certificates** available with \$50,000 or more.

### Share/Savings Accounts

Accounts require a minimum balance of \$5.00 to open. The credit union offers a variety of products designed to meet member needs.

### Tiered Money Market Accounts

Money Market Accounts are offered in four tiers: \$2,500 to \$4,999.99; \$5,000 to \$9,999.99; \$10,000 to \$49,999.99; and \$50,000 or more.

For current rate information, call or visit us online.



## Statements and Your Safety

Statements are an important way that you can safeguard your identity.

Unlike paper statements that can be stolen from your mailbox, office or even your recycle bin, Aventa statements are delivered through a highly secured connection that protects member information.

In addition, statements help the credit union contain costs. Postage and printing expenses go up every year when in fact, the same

information that we print and mail is easily available to members online through home banking and statements.

And, statement users enjoy getting their statements as much as a week earlier than the paper version.

Why not sign up for statements today? Go to [aventa.com](http://aventa.com), click on **Products and Services**, then select **Home Banking** from the menu. Then, just follow the steps to make the switch!

If you are paying exorbitant double-digit credit card rates, consider consolidating them in an Aventa consumer loan. Our rates start as low as 9.24%. Call today: 719.482.7600 or start your process online at [aventa.com](http://aventa.com).