

# The Common Thread

...now welcoming our new members from PCE!



www.aventacreditunion.com

April 2010



**Aventa**  
CREDIT UNION

## ANNOUNCEMENTS

The following members were elected to the Aventa Credit Union Board of Directors at the March 27 Annual Meeting:  
**Lara Barrett**  
**Ric Esgar**  
**Jean Goodall**  
**Brandon Ragsdale**  
**Richard "R.C." Smith**

Other board incumbents include:  
**Sandee Aga; Lerry Armstead, Sr.; Michael A.K. Fansler; and Charles Morgan.**

The Supervisory Committee has two open seats. If you or someone you know would be interested in serving, please contact VP/Risk Mitigation, David Russell, at 719.482.7720. Current members include:  
**Geoff Campbell**  
**Linda Iverson**  
**Cece Martinez**

A special word of thanks to these volunteers who give countless hours to the credit union movement.

**The credit union will be closed in observance of Memorial Day Monday, May 31**

## See Us for Your Mortgage Needs

Did you know Aventa offers first and second mortgages, as well as HELOCs?

If you plan to buy, refinance or access the equity in your home, compare our competitive mortgage programs ... we have some of the best out there! And, unlike some mortgage lenders, our goal is to help ensure your loan is the best fit for you and your goals. What's more: we service all of our loans so you'll never be dealing with an unknown, out-of-state agent.

## Graduating Loved Ones

Graduations can have a big financial impact on families — whether it's high school or higher education.

### Aventa can help.

Our consumer loans start as low as **9.24%\* APR** — a more reasonable alternative than using credit cards which can often be associated with high interest rates and penalties.

\*With approved credit.

## New Travel Cards — No Monthly Fee!

If out-of-country travels are in your future, make sure that you're prepared financially! If you have an Aventa **debit** card, be aware that it is blocked for your protection to all overseas transactions. You can contact the credit union to have this security feature removed from your card — either permanently or temporarily — however your credit union team would like to offer a better, safer alternative to taking that risk.

Aventa's latest travel card offers you the safety of protecting your credit union account information in case of loss or theft, as well as the convenience of debit purchases while you travel. Cards can be purchased for just \$3.00.

The minimum load/reload is

\$100.00. The fee for reloading the card is \$2.00.

Unlike credit cards which can carry hefty finance charges, the travel card enables you to spend within a limit you set when you load the card. The card can also be used for cash advances over the counter for a \$5.00 fee. If your card is lost or stolen, you can replace it for \$5.00. And remember, if your card should fall into the wrong hands, any would-be thief cannot use it to access to your primary account.

There is a 2% surcharge for foreign transactions. If the card is inactive for an extended period, the \$5.00 inactivity fee begins the eleventh month. **Call us for details: 800.555.6665 or 719.482.7600.**

## New Check-hold Policy Reflects Regulation

Recent federal regulations have changed the availability of funds you deposit in financial institutions. In summary, Regulation CC reduces time limits that a financial institution can "hold" a check for verification prior to crediting your account.

Extended holds may still be placed on items deposited to an account when the covering funds are not available, the account is in the negative, the account is new, or the

account has a loan that is delinquent. The credit union will notify the member if a hold is invoked.

Most deposits such as cash, Treasury or traveler's checks, government checks and money orders are considered funds available when received. Other types of checks will typically be available the second business day.

Details of Regulation CC are posted in all Aventa lobbies.

**APPLY FOR A CONSUMER LOAN ONLINE AT WWW.AVENTA.COM**

## Aventa Locations and Hours

**Dublin Branch**  
2735 Dublin Boulevard  
Colorado Springs, CO 80918

**Cascade Branch**  
426 South Cascade Avenue  
Colorado Springs, CO 80903

**PCE Branch**  
225 East Evans Avenue  
Pueblo, CO 81004

**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 PCE**  
Closed

**Saturday at Willamette**  
9:00 a.m. to noon

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

### Drive-up Hours

**Monday through Friday at all but PCE**

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

**Wednesday at PCE**

10:00 a.m. to 6:00 p.m.

**Saturday at Dublin and Cascade**

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

**Saturday at PCE and Willamette**

9:00 a.m. to noon

**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

Or, for PCE cardholders:

www.ezcardinfo.com

### Internet homebanking

www.avena.com

### Easy Access (audio response)

719.473.4995

### Reorder checks 24/7

800.355.8123

Or online at: www.ClarkeAmerican.com

For PCE check orders:

https://reorder.libertysite.com

### Routing number (direct deposit or ACH)

307074690

### PCE routing number

30707723

Email Aventa Credit Union: [contactus@avena.com](mailto:contactus@avena.com)

### Dividend Rates

A dividend rate of .250% APY\* was declared on regular shares for the month of February 2010 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: [www.avena.com](http://www.avena.com)



**Free Seminars for Our Members! Call  
800.555.6665 to Reserve Your Place Today!**

### The Building Blocks of Your Credit

#### In Colorado Springs

**Tuesday, May 4**  
**6PM-8PM OR**  
**Saturday, May 8**  
**10AM-NOON**

**Aventa Credit Union**  
**2735 Dublin Blvd**

#### In Pueblo

**Saturday, May 15**  
**10AM-NOON**  
**Pueblo Library,**  
**Bret Kelly Room**  
**100 East Abriendo**

### First-time Homebuyers Seminar

#### In Pueblo:

**April 24**  
**10AM-NOON**  
**New Thatcher Bldg.**  
**500 N. Main**

**Note: This seminar**  
**was offered in**  
**Colorado Springs in**  
**February. Members will**  
**be alerted about more**  
**opportunities to attend**  
**this seminar later**  
**in 2010.**

## Giving Back

**In February, Aventa donated a new 2009 Kawasaki 900 motorcycle to raise money for the Colorado Springs and Pueblo firefighters associations. Their combined two-month raffle raised several thousand dollars ... money that will be well-spent to support the efforts of some of our communities' most outstanding heroes. If you are one of the many who purchased tickets, many thanks for participating!**