

The Common Thread



www.avena.com

July 2010



Aventa
CREDIT UNION

IN MEMORIUM

Former Aventa Board Chairman Robert A. Martin passed away May 4. He was president of Land Development Consultants and a former City Engineer with the City of Colorado Springs. Bob's tireless efforts helped create a healthier and more vibrant community. He will be missed by all who had the pleasure of knowing and working with him.

ANNOUNCEMENTS

HOURS Our hours changed slightly in May to reflect seasonal changes in branch usage. Please see the back page of the newsletter for details.

NEW ATM Pueblo members will appreciate the convenience of the new Aventa ATM coming in July to Pueblo's new Municipal Justice Center.

ARTS FEST Aventa's long-time partner, the Pikes Peak Arts Council hosts its annual Arts Fest July 3, 4 and 5 at America the Beautiful Park in Colorado Springs.

HAPPY 4TH! The credit union will be closed in observance of Independence Day Monday, July 5.

Using Your Debit Card Internationally

In order to protect your account from overseas fraud, all Aventa debit cards are locked to prohibit foreign transactions *unless you notify us to remove this lock on your card.*

If you are planning travel abroad this summer season and want to use your debit card in other countries, be sure to give us a call and request the international lock feature be removed.

Changes in Overdraft Protection: If You Have a Debit Card, You May Be Affected By New Federal Regulations

As a result of changes in Federal Regulations, many Aventa debit-card holders will need to actively **opt in** to keep the overdraft protection on their debit cards. **If you do not have an alternative account from which to draw funds in case of overdraft, this regulation change could impact you.**

The overdraft protection feature on debit cards allows members to process ATM and point-of-sale transactions, even without sufficient funds in their debit account and no alternative account from which to draw funds. There is a \$32 charge for each instance, but the member is ONLY charged if overdraft protection is used.

Note that this \$32 charge does NOT apply to your debit-card account if you have an alternative Aventa account (such as a line of credit or savings account) from which to draw in case of overdraft. There is no charge for automatic transfers from LOCs and only a \$2 charge for transfers

from other types of alternative accounts.

If you are a debit-card holder without alternative accounts to cover overdrafts, you must actively opt-in to retain the overdraft protection feature on your card. Without this protection, your POS and ATM transactions will be declined if you have insufficient funds

Actively opting in requires that you follow the opt-in process on the home page of avena.com, or call us to opt in by phone. If you do nothing, the Federal Regulation specifies that the credit union regard this as opting out. **If you do not notify us that you want to opt in, you will automatically be opted out August 1 and lose this feature on your card account.**

Get more information and opt in today for your peace of mind: go to avena.com and click the link on the home page under Member Alerts.

Back-to-School Loans* for Managing Cash Flow

As the new school year approaches, many families face large, one-time expenses for students returning to class. Whether you're buying uniforms, dorm furniture or costly college text books, an Aventa back-to-school loan* can help you even out these education costs and plan a repayment schedule that makes sense for your financial situation. Compared to other borrowing alternatives such as credit cards, back-to-school loans can be a smarter, more economical way of managing cash flow.

Aventa consumer loans offer competitive rates, fair terms and easy processes, including automatic payment deductions. Borrow where you're the boss: let Aventa be your complete financial home!

*WAC. APPLY FOR AVENTA LOANS TODAY 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: Colorado Springs

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—Cascade
9:00 a.m. to noon
Saturday — Willamette and Dublin
Drive-up service only

Drive-up Hours: Colorado Springs

Monday through Friday
7:30 a.m. to 6:00 p.m.
Saturday
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

Lobby Hours: Pueblo

Monday, Tuesday, Thursday and Friday
8:00 a.m. to 5:00 p.m.
Wednesday
10:00 a.m. to 5:00 p.m.
Saturday
Drive-up service only

Drive-up Hours: Pueblo

Monday, Tuesday, Thursday and Friday
8:00 a.m. to 5:30 p.m.
Wednesday at PCE
10:00 a.m. to 5:30 p.m.
Saturday
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.



Dividend Rates

A dividend rate of .100% APY* was declared on regular shares for the month of June 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

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 home banking
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

Upcoming Member Seminars
Call 719.482.7600 or 800.555.6665
to Reserve Your Place Today!

Aventa E-services

Learn how to manage your accounts more securely and quickly with our online service offerings.

Date: July 20
Time: 6:00 p.m.—8:00 p.m.
Location: Aventa CU, 2735 Dublin Boulevard, Col. Springs

Date: July 24
Time: 12:30 p.m.—2:30 p.m.
Location: Aventa CU, 2735 Dublin Boulevard, Col. Springs

Date: July 31
Time: 1:30 p.m.—3:30 p.m.
Location: Pueblo Rawlings Library, 100 East Abriendo Avenue, Pueblo

First-time Homebuyers

All you need to know going into buying your first house.

Date: August 17
Time: 6:00 p.m.—8:00 p.m.
Location: Aventa CU, 2735 Dublin Boulevard, Col. Springs

Date: August 21
Time: 10:00 a.m.—noon
Location: Pueblo Rawlings Library, 100 East Abriendo Avenue, Pueblo

There is no charge to attend Aventa Credit Union seminars. No obligation. Non-members welcome.

Estatements are more secure, current and environmentally friendly than mailed statements. Sign up today! Go to avena.com and click Estatement Sign Up under Quick Links