

Credit Union Holidays

January 1, 2018
New Year's Day

January 15, 2018
Martin Luther King Jr. Day

February 19, 2018
President's Day

Giving You Practical Solutions

Aventa Credit Union

Winter 2018

Resolve: To Get Fiscally Fit in 2018

The New Year is the perfect time to take a closer look at your overall financial health and develop new strategies to help achieve your financial goals. Here are a few things that you can do to get your finances on the right track in the new year.

Consolidate debt.

A special-rate Aventa Consolidation Loan is a great way to consolidate your holiday debt into one payment or if you need money to pay your taxes, this loan can help too! See page 2 for details!

Set financial goals.

Whether you are new at saving or are a seasoned investor, sitting down with our Wealth Managers, Robert Newman and Rebecca Bayless, to go over your personal financial goals is an important part of financial planning. Whether your goals are for retirement, education or protecting your savings from the unexpected, give them a call at 719.749.6219 for your free, no-obligation consultation.

Manage your money.

When you're on-the-go, keeping up with the money you spend can become difficult. To effectively stay within a budget and reach your financial goals, monitoring what you spend is a must. Aventa's free Online Banking and Mobile Banking systems are one of the best ways to keep track of your spending and to make sure you have access to your finances at all times. Visit aventa.com to get started or download our Mobile app in the app store. See page 3 for our Mobile Banking Sweepstakes!

Save today.

Contribute to your IRA. The earlier you start, the more you will have come retirement. You have until Tuesday, April 17, 2018 to make your contribution.

Pay down debt.

This year, resolve to make a dent in your debt. With interest rates in the high teens, the sooner you pay off or substantially lower your credit card balances, the more money you'll save in interest payments. An Aventa Visa® Credit Card can help. Look at your other current loan rates. Could you lower them? Are you looking to purchase or refinance a home or car? Whether it's an auto loan, mortgage loan or credit card, Aventa offers a variety of products and services to help meet your financial needs. Visit aventa.com for details and to apply.

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. Aventa can help. Call us today at 719.482.7600 or 800.555.6665 to help you start the New Year on the right financial foot.



Start fresh this new year



*Pay down those holiday purchases
with a Consolidation Loan!
6% APR* - 3 years - up to \$10,000*

Not feeling like an angel after all the holiday spending? Credit card rate too high? Reduce your stress and start fresh this new year with our special Consolidation Loan.

Looking to do a new year's renovation or traveling to where it is warm (or cold)? Our Consolidation Loan will help you. To apply, call 719.482.7600 or 800.555.6665 or visit aventa.com.

*Annual Percentage Rate. All loans subject to approval. Rate, terms and conditions depend on qualifications. The maximum loan amount is \$10,000 with a maximum term of 3 years. This offer is available for new loans only. The offer ends 02.28.18. For a Consolidation Loan of \$10,000 with a term of 36 months with a 6.00% APR, the monthly payment will be \$304.22. Federally insured by NCUA. Must be a member or qualify for membership to receive loan.

Important Announcement

Starting January 1, 2018, a randomly selected group of members will receive a letter from Holben•Hay•Lake•Balzer, CPAs, our external auditor, asking you to verify information on your financial statement. If you are one of the members who receives this letter, please know that this is a regular confirmation process of member statements and your verification of the information requested is appreciated.

Protecting You From Fraud

Aventa constantly monitors our member's accounts for fraudulent and suspicious activity. We also participate in a regional, national and worldwide fraud forum in addition to having resources that mitigate and manage fraud. Aventa's ATM deposit holds and funds availability policies are designed to protect you and Aventa. If you deposit up to \$200, in an Aventa ATM or a non-Aventa ATM, those funds will be made available for immediate access. When using an Aventa ATM, any funds deposited over \$200 will be subject to a 3 business day hold. When using a non-Aventa ATM, funds deposited are subject to a 3-5 business day hold.

You can help identify potential fraud by regularly monitoring your accounts for unusual activity by using Online and Mobile Banking and signing up for Alerts to notify you about select transactions.

If your account is ever subject to fraud, it is important that we have your current information on file in order to contact you. This includes your current email, work, and mobile phone numbers. You can update your account information through Online Banking or by calling us at 719.482.7600 or 800.555.6665.





Save on TurboTax[®] and get a chance to win \$25K!*

As an Aventa member, you can save up to \$15 on TurboTax[®] — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

- NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Be sure nothing gets missed. TurboTax Complete-Check™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

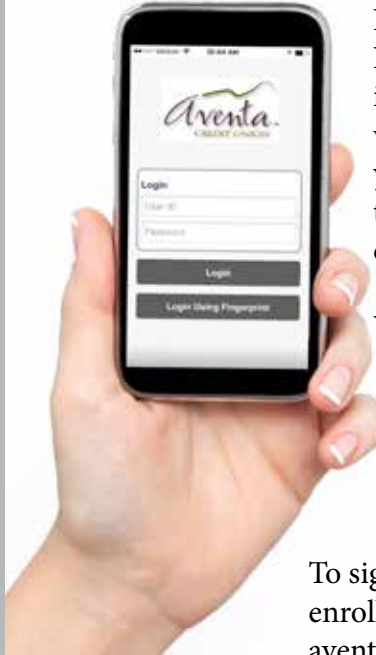
To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15th. You can use TurboTax by visiting aventa.com.

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

1 Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

Sign-Up for Mobile Banking Today for Your Chance to Win a \$100 Gift Card!*



Not yet signed up for Mobile Banking? Now is the time! Aventa's Mobile Banking is a convenient, secure, fast and free way to manage your finances. Whether you are waiting in line, shopping or traveling, Mobile Banking allows you to do your banking while on-the-go.

With Mobile Banking you can:

- Choose a Spanish speaking option
- Check balances
- Transfer funds between accounts
- And more!

To sign-up for Mobile Banking, you must enroll in Online Banking first. Visit aventa.com for details and to enroll.

*Promotion applies to new Mobile Banking enrollments between December 15, 2017 and February 28, 2018. Visit aventa.com to view sweepstakes rules.

Annual Meeting Notice

Aventa's Annual Meeting will be held on **March 7, 2018 at 8:00 a.m.** at Aventa's Dublin Branch located in Colorado Springs. Join us as our Board of Directors and President & CEO report on Aventa's 2017 performance and activities in 2018.

Light refreshments will be served. All members are welcome. Please RSVP by February 28, 2018, by calling 719.482.7700 or 800.555.6665 ext. 7700.

Long-Time Employee Retires



After nearly 26 years of service with Aventa Credit Union, Tracy Blanchard will retire effective January 5, 2018.

Tracy began her career with Aventa Credit Union in 1992. She has served the credit union in many capacities over the span of her career starting with her first position as a teller. Shortly thereafter she was promoted and subsequently has held various positions in operations and lending and has served as a Branch Manager and Call Center Manager prior to working the past 10 years in the Risk Mitigation Department.

“The credit union is grateful for Tracy’s many years of service, and for her dedication in providing outstanding service to our members. We wish her great success in her future endeavors.” said CEO/President Greg Mills.

People Helping People

Throughout 2017, Aventa was honored and proud to be involved in the regions in which we serve and to make a difference in our communities.

- Sponsorship of events reaching over **3000 people**
- **389 volunteer hours** in our communities
- Educated **163 people** about Financial Literacy
- Community involvement events reaching **894 people**



PLAN WISELY. YOU WON'T GET A DO-OVER.

A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act - there are no do-overs in retirement planning.

WEALTH MANAGEMENT
SERVICES AT
Aventa.
CREDIT UNION

Now is the time to consider developing a strategy that can help you work toward your financial goals. Rebecca Bayless and Robert Newman, Wealth Managers, specialize in providing comprehensive, objective financial guidance.

Call today to learn more or to schedule a consultation.



**Robert J. Newman, MBA, CLU®, ChFC®
and Rebecca E. Bayless, MSM**
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Robert Newman and Rebecca Bayless are registered representatives with, and securities are offered through LPL Financial, member FINRA/SIPC. Investment advice is offered through Wealth Management Services at Aventa Credit Union, a registered investment advisor and a separate entity from LPL Financial.

Not NCUA Insured	No Credit Union Guarantee.	May Lose Value
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