



Credit Union Holidays

May 28, 2018
Memorial Day

July 4, 2018
Independence Day

Giving You Practical Solutions

Aventa Credit Union

Spring 2018

What Should You Do With Your Tax Refund? A few possibilities to consider.

Will you be receiving a tax refund this year? If so, you might want to think about the destiny of that money. Here are a few options to consider:

- **Start (or add to) an emergency fund.** Do you have a dedicated rainy day fund? Consider setting this money aside for a tight spot you may find yourself in at another time.
- **Invest in yourself.** You could put the money towards education, career training, or personal improvement.
- **Use it for a down payment on a vehicle or real property.** Real property may represent a better financial choice, but updating your vehicle may have merit - cars do wear out.
- **Put it into a retirement account.** If you haven't maximized your contributions this year or have a chance to get an employer match, it may be worth considering.

- **Pay down debt.** Almost always a wise move.
- **See a doctor, optometrist, dentist or physical therapist.** If you have not been able to see these professionals due to your insurance situation or your personal cash flow, why not do it now?
- **Pay for a getaway you have been dreaming about.** If you are debt-free and feel financially confident, perhaps you should consider rewarding yourself with travel?
- **Pay it forward.** Your refund could turn into a charitable contribution (deductible on next year's federal tax return, if you itemize deductions).

By carefully considering how to use your refund in advance, you may be able to avoid asking yourself, later, that age-old question ... "Where did it all go?"

Talk to Rebecca Bayless, Wealth Manager for Wealth Management Services at Aventa, about your financial goals and how to achieve them, starting with your tax refund. Call her today at 719.749.6219 or email her at Rebecca.Bayless@lpl.com.

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Let the Savings Pour In

It's Springtime and the savings are pouring in!

Members who have a current loan with us can **save up to 1.5% APR* off a new qualifying second, third or even fourth loan. The more loans you have the more you save!**

Don't have a current loan with Aventa? Just bring us two new loans and you will get the discounted rate on the second loan!

You can also refinance two or more loans from another financial institution with Aventa and get the same great deal!

Don't wait for a rainy day to get your savings. **Hurry in, limited time offer!** Apply today and reign in the savings at aventa.com or by calling us at 719.482.7600 or 800.555.6665.

*APR = Annual Percentage Rate. All loans subject to approval. Rates, terms and conditions depend on credit qualifications. The lowest rate offered will be 2.99% APR on qualifying loans. This offer is for new loans only. Offer not available on existing Aventa loans. This offer can also be applied to qualifying loans brought over from another financial institution. This offer applies to auto loans, signature loans, RV/ATV/motorcycle loans, and second mortgage loans. Loans not qualified for rate discount can qualify as the first loan and subsequent loans will receive the rate discount (if qualified). Special offer ends 04.30.2018. Federally insured by NCUA. Must be a member or qualify for membership to receive loan.



Got a Hate-Hate Relationship with Your Car? Feel the Love Again with a Low-Rate Auto Loan from Aventa!

If you are looking to ditch your current car for a newer model or you just want to refinance your current vehicle, this is the perfect time to do it.

With rates as low as **2.99% APR***, our auto loans offer these great features that will make your heart skip a beat:

- **Flexible terms**
- **Low, fixed rates**
- **No application fees**
- **A personal loan officer to guide you through the process**
- **The convenience of applying for your loan online, in person, or at the dealership.**

Apply for your loan today by calling 719.482.7600 or 800.555.6665, visiting aventa.com or emailing ConsumerLoans@aventa.com.

*APR=Annual Percentage Rate. All rates and terms subject to change. All loans subject to approval. Rates, terms and conditions depend on credit qualifications. For a \$20,000 auto loan for a term of 60 months with a 2.99% APR, the monthly payment will be \$359.28. Federally insured by NCUA.



1st Time Home Buyer Program



The Road To Finding Your Dream Home Doesn't Have To Be A Long One

Get there faster with our 1st Time Home Buyer Program and let us help put more money in your pocket.

Aventa Credit Union is offering up to \$5,000 in grant funds to put towards your closing costs or down payment. That's money you don't have to come up with!

If you haven't owned a home in the past three years, or you have experienced a life change, or you have been displaced by a FEMA disaster and are now having to replace your home, you may qualify for our program.

Hurry in, as funds are available for a limited time only. For details, call us today at 719.482.7600 or 800.555.6665.

Equal Opportunity Lender. Membership qualifications apply. Must qualify for 1st Time Home Buyer Program. Contact us for details on how to qualify. Funds available for a limited time only. Spanish speaking lenders available. Federally Insured NCUA.

Check Us Out on Facebook and Instagram

We're excited to announce that Aventa is now on Facebook and Instagram! Be sure to visit and like our page for the latest news and updates on what's happening at your credit union.



Aventa Credit Union 2018 Board of Directors

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Share the Love!



**Share your love of Aventa!
Refer a friend/family member to Aventa
and you both will receive \$75!* Refer as
many friends and family as you want!**

**Visit aventa.com/refer-a-friend
for referral form and details.**

*Subject to approval. This offer is not valid in conjunction with any other offer. To qualify, new member must be at least 16 years old (new members under 18 must have parent/guardian as joint owner), and must open a checking account with a Visa® Debit Card, sign up for E-Statements and have direct deposit or an ACH set up within 60 days of new account opening. \$75/\$75 will be credited to each qualified member's account the first day of the first month after account has been open 90 days and requirements have been met. Both members must be in good standing at the time of deposit. Incentives may be subject to 1099 reporting. All new accounts subject to membership agreement. New accounts must be opened at one of our branches. This offer may end at any time. Federally insured by NCUA.

Money Smart Week April 23-27, 2018

**Keep an eye on our social media
sites and aventa.com for
additional information.**



Open the Door to Home Ownership

Looking for your dream home? Let Aventa open the door to your dream home.

With our unique 80/15 Mortgage Loan you only have a minimum down payment of 5%.

The benefits of Aventa's 80/15 Mortgage Loan:

- Allows you to avoid Private Mortgage Insurance (PMI) which is typically \$100 to \$300 per month depending on your loan amount.
- Advantageous on higher purchase prices because it allows you to avoid the higher jumbo loan rates while only putting 5% down.

Our mortgage loan officers work closely with you to select the right financing option for you and guide you every step of the way.

Don't let homeownership just be a dream. We can help you make it a reality. Give us a call today at 719.482.7600 or 800.555.6665 or visit aventa.com.

Equal Opportunity Lender. Membership Qualifications Apply. Restrictions apply. Loans subject to approval. Rate, terms and conditions depend on qualifications. Federally insured by NCUA.

