

# Credit Union Holidays

July 4, 2018  
Independence Day

September 3, 2018  
Labor Day

Giving You Practical Solutions

## Aventa Credit Union

Summer 2018



# Take Advantage of Convenience this Summer

No matter where you travel this summer, you can still manage your Aventa account with ease. Check out all the convenient services that make it easy to access your account:

**Mobile Banking** - Get account information using your mobile phone 24 hours a day. Check balances, see account history, transfer money and more!

**E-Statements** - View your statement anytime, day or night at your convenience. E-Statements are the easy and secure way to receive your statements and monitor for fraud on your account.

**Bill Pay** - Set up your bills to be automatically paid when you are not home this summer. Bill Pay is a FREE\* service with your checking account and you'll love the convenience.

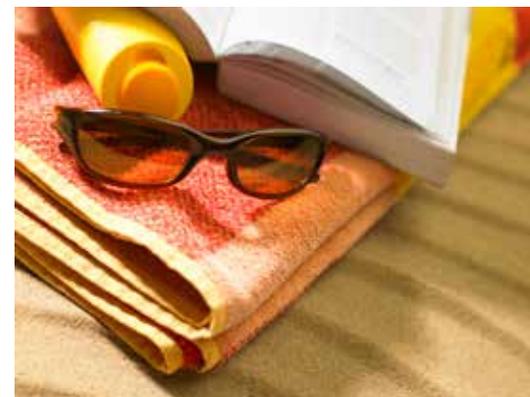
**Shared Branching\*** - Over 5,000 Shared Branch locations nationwide are available to you through our partnership with the CO-OP Network®. With Shared Branching, you can complete most of your regular transactions at another participating credit union branch just as if you were standing in an Aventa branch. You can make a loan payment, make a deposit or get cash. To do business at a Shared Branching facility you will need to provide the name of your credit union, your account number and a valid photo ID to do any transaction.

\*Up to three free transactions per month. A \$2.00 per transaction fee applies thereafter. See Aventa Fee Schedule for details. Other restrictions and limitations may apply.

**ATMs** - Over 30,000 surcharge-free ATMs are available nationwide through the CO-OP ATM Network®. Make it easy when you are on the go by downloading the CO-OP ATM and Shared Branch Locator app in the app store.

For more information on any of these services, call us at 719.482.7600 or 800.555.6665 or visit us at [aventa.com](http://aventa.com).

\* Bill Pay is a free service if you utilize the service monthly, after 90 days of non-use you will incur a \$5.50 monthly charge.



# When Buying a House, Be Prepared for Upfront Costs

When buying a home, there are many upfront costs not included in your mortgage, and must be paid in cash.

They include:

- Down payment
- Closing costs (title search, appraisal fee, loan origination fee, and more)
- Utility hook-up charges
- Prepayment of taxes, interest, insurance

**Aventa can help! We offer several unique programs:**

- 1st Time Home Buyer Program\* for qualified buyers. With Aventa's 1st Time Home Buyer Program you could get up to \$5,000 in grant funds towards your closing costs or down payment.
- Our unique 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. It is advantageous on higher purchase prices because it allows you to avoid the higher jumbo rates while only putting 5% down.

Questions? Give our mortgage loan experts a call 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. Federally insured by NCUA. \*\*Restrictions apply. Loans subject to approval. Rates, terms and conditions depend on credit qualifications.

## IS YOUR MORTGAGE OUT OF SHAPE?

**Call us for your free mortgage check-up.**

When was the last time you took a look at your finances including your mortgage rate and term? Summer is the perfect time get your finances in shape and you can start by getting a free mortgage check-up. Monthly savings can sometimes add up to tens of thousands of dollars in savings over the life of your loan.

Get your mortgage back in shape today by giving Robert McClean, Mortgage Loan Officer, a call today at 800.555.6665 ext. 7812 for your free mortgage check-up.

All loans subject to approval. Rate, term and conditions depend on credit qualifications. Equal Housing Lender. Federally insured by NCUA. Membership qualifications apply.

# An Estate Planning Checklist

What to check (and double-check):

**Create a will if you do not yet have one.** A valid will may save your heirs from some expensive headaches linked to probate and ambiguity. A solid will drafted with the guidance of an estate planning attorney will likely cost you a bit more than a “will-in-a-box,” but may prove worth the expense.

**Complement your will with related documents.** Depending on your estate planning needs, this could include a trust (or multiple trusts), durable financial and medical powers of attorney, a living will, and other items.

**Review your beneficiary designations.** Who are the beneficiaries of your retirement plans and/or insurance policies? If you aren't sure, it is probably a good idea to go back and check the documentation to verify (or change) who you have designated as beneficiary.

**Create asset and debt lists.** You should provide your heirs with an asset and debt “map” they can follow, so that they will be aware of the little details of your wealth.

**Select a reliable executor.** That person should have copies of your will, power of attorney documents, health care proxy or living will, and any trusts you create. In fact, any of your loved ones referenced in these documents should also receive copies of them.

**Talk to the professionals.** Do-it-yourself estate planning is not recommended, especially if your estate is complex enough to trigger financial, legal, and/or emotional issues among your heirs upon your passing.

**Talk to Rebecca Bayless, Wealth Manager for Wealth Management Services at Aventa, about Estate Planning at 719.749.6219 or email her at [Rebecca.Bayless@lpl.com](mailto:Rebecca.Bayless@lpl.com).**

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## Getting Ready to Send Your Child Off to College? Here are a few things to plan for:

- Stress the importance of maintaining a budget. Help your child create a plan to handle everyday expenses.
- If you allow your student to have a credit card, make sure your child understands how to use a credit card in relation to his or her budget.
- Discuss academic goals and expectations ahead of time. Ask them what they hope to accomplish academically during their first year.
- Talk to your child about how you will keep in touch. Do you want a planned time to talk or do you want to be more spontaneous?
- Aren't sure what to pack? Check with the college to see what's provided by the school and what the school expects the student to provide.
- Is your child taking a car with them? If not, knowing the transportation options at the college will allow your child to get across campus and beyond.

Aventa has a wide range of products and services to help your child build a strong financial foundation. Our checking account comes with a free debit card and offers no monthly maintenance fees and no minimum balance requirements. Their account can be accessed through mobile banking, shared branching and at the over 30,000 Free CO-OP ATMs available nationwide. We also offer personal loans\* for your back-to-school needs.

Give us a call today at 719.482.7600 or 800.555.6665.

\*Restrictions apply. Loans subject to approval. Rate, term and conditions depend on credit qualifications.



## Leaving Town?

### Let Us Know Before You Travel

If summer travel plans are on your agenda, remember to keep Aventa in the loop.

Because Aventa is diligently on the lookout for suspicious activity, there's a chance we might decline an out-of-town debit and credit card transaction that isn't normal activity for you. It's how we keep you safe from fraud, which is number one on our priority list. By letting us know in advance that you'll be traveling, you can be sure that your card services won't be disrupted while you're away from home.

Simply give us a call in advance of your travel plans at 719.482.7600 or 800.555.6665 or send us an email at [ContactUs@aventa.com](mailto:ContactUs@aventa.com) and let us know your travel plans along with a good contact number.

## Join Aventa at the Chile and Frijoles Festival

September 21-23, 2018



Join us at the Pueblo Chile and Frijoles Festival September 21-23, 2018. Every year thousands come to the festival to pay homage to Pueblo's most loved crop - green chiles, particularly the Pueblo chile!

The event features music, arts and crafts, cooking competitions and chiles, chiles, chiles!

Stop by Aventa's tent to play a game or spin the prize wheel. You can also visit our ATM located on the RiverWalk for your cash needs.

For more information, visit [aventa.com](http://aventa.com). Plus, keep an eye out on our Facebook and Instagram accounts for up-to-date information. See you there!

## AventaCares School Supply Drive

*The AventaCares Foundation is raising funds and collecting school supplies to donate to local schools to help kids in need.*

*Please stop by one of our branches from July 2-July 31, 2018 to drop off your school supplies. Visit [aventa.com](http://aventa.com) for a list of needed supplies.*

