

Fall 2018

Stop Stressing &
Start Enjoying Life with
Skip-a-Pay



Asteria CU is happy to offer two ways to apply for Skip-A-Pay.*

1. Stop in to any branch or call us at **800.323.0048** and we'll be happy to assist you. A fee of **\$30** for each approved Skip-A-Pay applies for in-branch applications.
2. Log into your Online Banking account and submit your application and pay a discounted fee of **\$20** for each approved Skip-A-Pay online application.

How to apply online:

- Visit us at www.AsteriaCU.com
- Register or log into online banking
- Click on the "Services" tab at the top of the page
- Select "Skip-A-Pay" and click on "Continue"
- Fill out online application

*An application fee will be applied for each approved payment skip and will be withdrawn from your Asteria CU account at the time of approval. Skipping a payment extends the term of your loan and interest will continue to accrue. Mortgages, home equity and business loans are not eligible. For the full Skip-A-Pay disclosure, visit www.asteriacu.com/personal/loans/skip-a-pay.html.

INTERNATIONAL
CREDIT UNION WEEK!

This year, we're celebrating International Credit Union Day's platinum anniversary of 70 years! To show our thanks to our members we are offering you chances to win some amazing prizes! How? Simply stop into a branch on either Tuesday, October 16th for our CU Lunch Local celebration or Thursday, October 18th for our ICU Day festivities. You can also win by following us on Facebook and participating in our social media giveaways!

Ways to win during International Credit Union week:

- **Tuesday, October 16th** – Stop into any Asteria branch and fill out an entry form. We will select 1 winner from each branch to win a \$25 gift card to a local restaurant.*
- **Thursday, October 18th** – Stop into any branch and make a deposit of \$25 or more into your account and earn a spin of our prize wheel.* There will also be free cider and donuts available throughout the day.
- **Follow us on Facebook** for a special giveaway on **Tuesday, October 16th** and **Thursday, October 18th**.*
- **All entrants for prizes during International Credit Union week will be entered to win a grand prize of a \$200 gift card.** One (1) winner will be chosen from in-branch entries and one (1) winner will be chosen from all social media giveaway entries.**

For more information about International Credit Union week, call us at 800.323.0048.

*Visit www.asteriacu.com for official rules.

** Limit one entry per person. Winner will be randomly selected. Prize details one (1) \$200 gift card will be awarded to in-branch winner and one (1) \$200 gift card will be awarded to social media winner. Visit www.asteriacu.com for official rules.

even
Save more
with **Kasasa Saver[®]**

Just when you thought our accounts couldn't get any better, we went and raised our Kasasa Saver rate. Now, enjoy even more savings than before with our new, better-than-ever Kasasa Saver rates.

0.75 % APY*

on balances up to \$50,000 if Kasasa Cash or Cash Back qualifications are met

0.01 % APY*

on all balances if Kasasa Cash or Cash Back qualifications are not met

Rewards earned on your **Kasasa Cash[®]** or **Kasasa Cash Back[®]** checking still transfer directly into Kasasa Saver each month, making it easier and more rewarding than ever to watch your savings grow.

Don't have a Kasasa account yet? Speak with a member service representative to learn more today.

*APY = Annual Percentage Yield. Visit www.asteriacu.com for qualifications disclosures.

Fall in Love with Our HOME LOANS!

Are you in the market for a new house, or perhaps you're just thinking about refinancing your current home loan? Whatever the case is, our in-house mortgage expert Courtney Minor has some great advice. First, determine your short-term and long-term goals. Do you want to free up monthly cash flow by consolidating student loans or credit cards into one monthly mortgage payment? Maybe your goal is to become debt-free over the next few years. Whatever your unique financial situation is, Astera is ready to help you with your game plan.

If you are considering a new mortgage or looking to refinance contact our Loan Origination Officer, Courtney Minor today.

Courtney Minor
Mortgage Loan Originator

courtney.minor@asteracu.com
517.321.5142
NMLS# 538398
#courtneymortgagecorner



Astera's Mobile App IS BETTER THAN EVER!

We're pleased to introduce some new and exciting features in the Astera mobile banking app.

E-statements

If you're already enrolled in e-statements, you can now view those via the mobile banking app. If you aren't signed up for e-statements yet, you can enroll today by logging into online banking from your home computer.

Check images

Check images can now be viewed from your checking account history.

Not signed up for mobile banking yet?

What are you waiting for! With great features like remote check deposit, bill pay, quick and easy account transfers, plus 24/7/365 access to check balances and monitor account activity, Astera's mobile banking app is a must-have! Simply download the mobile app to your mobile device and log in to gain access today. If you need any help along the way, please give us a call at 800.323.0048, or stop by any of our branches and we'll be happy to assist you in person.



Follow Us On Social Media!

Connect with us on Facebook, Twitter and Instagram to keep up on the latest Credit Union news, ask us questions, and even meet fellow members.



Like us on Facebook
facebook.com/AsteraCU



To follow us on Twitter
[@AsteraCU](https://twitter.com/AsteraCU)



Follow us on Instagram
[AsteraCU](https://www.instagram.com/AsteraCU)

5 TIPS to Prepare Your Home for Fall Temperatures

Fall is quickly approaching, which means the weather is starting to cool down. During the autumn season, many homeowners tackle winterizing projects to ensure that their homes are weather-ready for cooler temperatures. Utilize the five areas listed below to begin your preparation.

- 1. Gutters and Drains** – Remove clogs and debris from gutters and drains, and check for any water damage.
- 2. Doors and Windows** – Check your doors and windows for missing weather stripping.
- 3. Furnace** – Have your heating system cleaned and inspected annually by a qualified technician.
- 4. Roof** – While on the roof, examine your chimney for missing mortar, cracks and structural problems.
- 5. Faucets** – Turn off the faucets outside of your home and cover them with a commercial cover.

Join your fellow credit union members who have saved time and money without sacrificing insurance coverage or service. Members Home and Auto® partners with multiple insurance carriers to provide customized, cost-effective coverage solutions for all your insurance needs.

To request your FREE, no-obligation proposal today, call 877-898-4102 or visit www.membersbridge.com.



Administrative Office
111 S. Waverly Rd.
Lansing, MI 48917

W. Saginaw Hwy. Branch
5615 W. Saginaw Hwy.
Lansing, MI 48917

Jolly Branch
301 E. Jolly Rd.
Lansing, MI 48910

Ionia Branch
3062 S. State Rd.
Ionia, MI 48846

DeWitt Branch
14049 Lindsey Ln.
DeWitt, MI 48820

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