

Celebrating our

75th
ANNIVERSARY

LOAN COUPON

0.75% APR* DIP
on your New Year
Loan Consolidation Rate

CD COUPON

0.75% APY BUMP**
on your New Year
6-month CD

We are beyond thankful and excited to celebrate Astera's 75th anniversary in 2024! Although the world may be very different from when we started as Fisher Auto Body Credit Union, our goal of serving our members to better their financial health and well-being has not changed.

To celebrate this amazing accomplishment we could never have achieved without our membership, we will be giving a DIP on our New Year's Consolidation Loan rate and a BUMP on our New Year's 6-Month CD rate!

* APR = Annual Percentage Rate. Rate subject to change. Rate subject to credit review. 0.75% APR rate discount will be applied to your qualifying rate based on your credit review. Maximum loan amount of \$25,000. Offer valid through January 31, 2024.

** APY = Annual Percentage Yield. Rate subject to change. Rate of 6-month CD will be used as of January 1, 2024. Discount will be applied only to a 6-month CD with a maximum of \$5000 deposit. Rate BUMP offer good for only one (1) 6-month CD per member account. Offer valid through January 31, 2024.



*Spend the Holidays in your
very own home next year!*



Courtney Minor
Mortgage Loan Originator
517.321.5142

#courtneymortgagecorner
NMLS# 538398

Holiday Closings



CHRISTMAS DAY Monday, Dec. **25th**

NEW YEARS DAY Monday, Jan. **1st**



MARTIN LUTHER KING JR. DAY Monday, Jan. **15th**



PRESIDENTS' DAY Monday, Feb **19th**

Fall is the perfect time to settle into a new home. Start dreaming of everything you want in your new home, then stop by Astera Credit Union. We help you get pre-approved for your home loan so you can know exactly how much home you can afford before you start your house hunt.

We offer a variety of home loan options, including:

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- First-Time Homebuyer Programs
- VA Loans
- FHA Loans
- And More

Make your New Year's Resolution **Financial Freedom** with **LifeCents**

We know many people struggle to control their finances due to the current economy. **That's why Astera Credit Union has teamed up with LifeCents** to provide you with a personalized online financial education program. The LifeCents web app offers knowledge and resources to inspire and empower members to improve their financial health and well-being.

Money and finances often cause stress!

LifeCents is designed to help alleviate that strain and help you gain more confidence in your finances. To take control of your finances, scan the QR code and download the LifeCents web app today!



LifeCents can help you:

- ✓ Better understand your current financial situation
- ✓ Improve your financial situation
- ✓ Get suggestions to help achieve your financial goals
- ✓ Learn sound financial principles
- ✓ Build habits that lead to sustained financial health

Let us help you with your New Year Savings!

Kasasa Saver:

Link to the Kasasa Checking account of your choice with favorable rates.

- ✓ Automatically transfer your Kasasa Cash or Cash Back Rewards
- ✓ Earn a higher interest rate
- ✓ No Service charge or minimum requirements

Save to Win:

Our free prize-linked savings program rewards members for contributing to their own savings accounts.

- ❖ Every \$25 deposit earns you an entry
- ❖ Earn up to 100 entries a month
- ❖ Win monthly and quarterly cash prizes

What are you waiting for?

Set up your emergency savings today by calling us at 800.323.0048 or visit us online at asteracu.com.

Take a break from your loan payments today.

SKIP-A-PAY

Looking for a quick, easy way to get some extra cash? With our Skip-A-Pay* program, you can skip your Astera loan payment. Use that extra money for household expenses, a vacation or just enjoy the extra cash from not having to make your monthly payment(s).

Astera CU is happy to offer 2 ways to apply for Skip-a-Pay.*

- ✓ Stop into 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.
- ✓ 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.

*Visit us online for full terms and disclosure.



www.AsteraCU.com

800.323.0048

At Astera our mission is to empower financial health and wellbeing in the communities we serve. That's why we are proud to offer these amazing financial services to our members.



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



NMLS #595108

W. Saginaw Hwy. Branch

5615 W. Saginaw Hwy.
Lansing, MI 48917

Jolly Rd. Branch

301 E. Jolly Rd.
Lansing, MI 48910

Ionia Branch

3062 S. State Rd.
Ionia, MI 48846
(Inside Walmart)

DeWitt Branch

14049 Lindsey Ln.
DeWitt, MI 48820