

Spring 2020

Money Magic™

Share, spend and save at your credit union

MAY 2020

This May, Astera Credit Union will be celebrating by helping our young members, ages 0-17, discover the joy in saving for their future and helping others. We invite you to bring your child or grandchild into the Credit Union throughout the month of May to get in on the fun and for their chance to win exciting prizes.

COIN JAR DRAWINGS

Any youth member who makes a deposit of \$5 or more will earn a chance to draw from our Coin Jar (up to one Coin Jar pull per week)!* If you grab a:

- Nickel – We will deposit \$5 into your youth account
- Dime – We will deposit \$10 into your youth account
- Quarter – We will deposit \$25 into your youth account

KINDLE FIRE 7 GIVEAWAYS

The first 20 new youth members who open a new account between May 1 – May 31, 2020, will receive a new Kindle Fire 7!*

- Must keep account open for 90 days
- Must have monthly \$25 deposits
- Must be enrolled in eStatements

NEW GIVEAWAY

Every member, age 17 and under, who visits an Astera location and makes a deposit into their Star Saver Account between May 1 – May 31, 2020, will be entered to win a chance for one (1) \$100.00 prize!*

We look forward to helping your child discover some money magic!

Upcoming details and/or dates may change as the COVID-19 situation develops. Please visit our website for the most up to date information at www.asteracu.com.

*Please visit www.Asteracu.com for complete disclosures and details.



LET ASTERA HELP YOU WITH ALL OF YOUR MORTGAGE NEEDS.

From purchase to refinance, we offer a complete suite of loan options, including FHA, VA, RD, Adjustable Rate Mortgages, Construction financing and more!

WHAT WE OFFER

- Complete Suite of Mortgage Programs Conventional, FHA, VA, USDA / RD & many more!
- Low Down Payment Options Available
- Competitive Rates & Closing Costs
- Free Online Application
- Quick & Easy Closings
- The Perfect Mortgage for YOUR Unique Needs



To get started on your mortgage, contact Courtney Minor at courtney.minor@asteracu.com or 517.321.5142.

NMLS ID# 538398

Are you facing a FINANCIAL HARDSHIP DUE TO COVID-19?

At Astera Credit Union, the health and well-being of our members, team members, and communities is our top priority. We understand the concern and uncertainty you may be experiencing surrounding Coronavirus and are committed to being responsive to your needs as the situation continues to evolve.

We understand there may be instances where members find themselves facing financial difficulties.

Astera is here to help and we encourage members who may be impacted to reach out to discuss how we may be of assistance.

HERE ARE JUST A FEW WAYS WE CAN HELP:

Snap Cash Loans • Skip-A-Payments • Lending Hand Loans

Contact us today at 800.323.0048 to learn more.

Please Leave Home Without It

Concerns over identity theft continue to grow, especially with the news of data breaches at major companies and financial institutions. Unfortunately, you have little control over when a company is hacked, but you do have control over your own actions.

TEN THINGS TO LEAVE AT HOME

- **Social Security Card:** A Social Security card may be used to open credit card accounts and take out loans. Taking it out where it might be stolen is tantamount to handing the keys to the kingdom to a thief. As for seniors, while Social Security numbers have been removed from Medicare cards, your Medicare Beneficiary Identifier number is also worth shielding.¹
- **Multiple Credit Cards:** Carry a single card for general use and emergencies. Only carry another card if you plan on using it that day. Keeping all those cards at home will save you considerable time in reporting lost cards and disputing charges should your purse or wallet get stolen.
- **Gift Cards and Certificates:** They're like cash. Keep them home until you're ready to use them.
- **Spare Keys:** Your wallet or purse contains your home address. No sense making the theft worse by endangering your home and family.
- **USB Drive:** Very convenient for carrying important files, but it's gone forever if your wallet or purse is lost or stolen.
- **Password Cheat Sheet:** Carrying passwords makes it possible for them to fall into the wrong hands. Don't carry your cheat sheet? How about those ATM PINs? That's a sure way to lose cash fast.
- **Checks:** Carrying around a blank check is an obvious risk. Even a canceled check is a risk, since it has your routing and account numbers, which may be used to transfer cash.
- **Receipts:** Besides being bulky, they will contain the last five numbers of your credit card. A thief might be able to "phish" to find the rest of these numbers.
- **Passport:** A thief could use this to travel under your name, open bank accounts, or even get a Social Security card. Not good.
- **Business Cards:** Consider a separate case and carry them in your pocket. Do you really want a thief to know where you work?

¹American Society of Anesthesiologists, 2019

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TO BILL PAY FOR EARTH DAY

Astera Credit Union is making 2020 a year of going green, and what better way to love the earth than to make the switch to Bill Pay for Earth Day! Online Bill Pay eliminates the need for paper checks, envelopes and stamps while simplifying your bill payment process.

With Online Bill Pay, you can:

- **PAY** quickly and easily. Simply find the person or company you need to pay, enter the payment amount and date, and click "Pay."
- **VIEW** all payees, upcoming bills and payment history in one convenient location.
- **ADD** new payees with a simple click.
- **SET UP** recurring payments to save time each month and avoid late payment fees.
- **SEE** payment amounts and due dates of upcoming bills by clicking the "eBill" icon next to your payee.

Who knew going green could be so convenient? Log into Astera Online Banking to set up Bill Pay today!

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)

From time to time you may receive
account disclosure updates along
with your statements.
Please contact us with any questions.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 25

Independence Day
Saturday, July 4

Reminder

71st ANNUAL MEETING

Wednesday, May 20, 2020

6:00 p.m. at the Administrative Office
111 S. Waverly Road, Lansing



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

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

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

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

DeWitt Branch
14049 Lindsey Ln.
DeWitt, MI 48820

