

Spring 2020



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

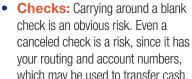
Concerns over identity theft continue to grow, especially with the news of data breaches at major companies and financial institutions. Unfortunately, you have little control over when a company is hacked, but you do have control over your own actions.

#### 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.

- 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 vour cheat sheet? How about those ATM PINs? That's a sure way to lose cash fast.
- check is an obvious risk. Even a 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.
- under your name, open bank accounts, or even get a Social Security card. Not good.

USB Drive: Very convenient for carrying



- Passport: A thief could use this to travel
- **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

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information and should not be considered a solicitation for the purchase or sale of any security. Copyright 2019 FMG Suite.



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



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** guickly and easily. Simply find the person or company you need to pay, enter the payment amount and date, and click "Pav."
- **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



Follow us on Instagram **AsteraCU** 



#### **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 Lindsev Ln. DeWitt, MI 48820



NMLS: 595108

Federally Insured by NCUA **Equal Housing Opportunity**