

Spring 2021



BE A **CREDIT UNION SAVER** &  
**YOUR SAVINGS WILL NEVER GO EXTINCT™**

**NATIONAL CREDIT UNION YOUTH MONTH™**

**APRIL 1-30, 2021**



## Get Your Spring Break Rollin'

With a low-rate auto loan

Spring break has arrived, and now, it's your turn to arrive – in style. With an auto loan from Astera Credit Union, financing your new ride is simple, convenient, and more affordable too.

Rates as low as  
**2.99% APR\***

We even make it easy to get started! Simply visit [www.asteracu.com](http://www.asteracu.com) to use our secure online application. Or, if you prefer personalized service, we can help with that too. Just give us a call and we'll be happy to assist you.

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Every April, Credit Unions around the world celebrate National Credit Union Youth Month to encourage kids to develop healthy saving habits. This year's theme, be a credit union saver and your savings will never go extinct, is designed to engage younger members and help them learn the importance of putting money aside by making saving fun and exciting. We invite you to join us as we celebrate Youth Month in a variety of ways:

### DINOSAUR FACEMASK GIVEAWAY

Youth members who visit our drive-thru and deposit money into their Star Saver account will be given a dinosaur facemask.



### GIVEAWAYS

Kids who make a deposit of \$25\* or more into their Star Saver Account throughout the month of April will earn one entry (per Star Saver Account) for the chance to win:

1. Grand Prize of \$100 deposit to the winner's Star Saver Account
2. Runner Up Prize of Jurassic World 1 and Jurassic World 2 movies

### EARTH DAY PRIZE

Youth members who fill out the form located on the Astera Online Banking page before April 22, 2021 will earn one entry for the chance to win a \$50 deposit to the winner's Star Saver Account. The winner will be drawn on April 22 – Earth Day! Watch our Instagram and Facebook posts for more information.



\*One (1) entry per Star Saver account. Deposits are accumulative towards \$25 requirement. For official rules visit [www.asteracu.com](http://www.asteracu.com).

## Empowering You Through EmpowerME!

Do you feel like you are barely making ends meet, living paycheck to paycheck? Are you tired of having little to no savings and overwhelming debt? If you answered yes to **any** of these questions, we would like to extend to you a **special invitation** to join Astera's **EmpowerMe!** Financial Wellness Program. Astera's **EmpowerMe!** Program was created to help members improve their financial health and alleviate the stress that comes with things like little to no emergency savings, overwhelming debt, or bad credit.

**Our goal with the EmpowerMe! Financial Wellness Program is to:**

- **EMPOWER** you with personalized financial resources in the form of financial education, guidance, and products and services, in an effort to forge a path to financial wellness and independence.
- **EMPOWER** you to move from daily financial stress and instability to financial health & prosperity.



**EmpowerMe!**

Call us at 800.323.0048 for qualification requirements and to get your finances back on track today!

# Spring is finally here.

## It's time to make your move.

They always say spring is a hot time in the housing market, so if you're on the search for a new home, or perhaps a refinance of your current home, now's the time to make your move. And we're here to help.

### Finance your home with Astera, and enjoy:

- A complete Suite of Mortgage Programs  
Conventional, FHA, VA, USDA / RD & many more
- HomeReady Mortgages
- Low Down Payment Options
- 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](mailto:courtney.minor@asteracu.com) or 517.321.5142.

Courtney Minor, #courtneymortgagecorner  
Mortgage Loan Originator NMLS# 538398



NMLS: 595108

## NEW DEBIT CARDS APRIL 2021!

When is the last time you verified your contact information is up-to-date? Have you moved recently or perhaps your phone number has changed? If your contact information is incorrect you won't be able to receive important information from us.

It is important you update your personal information so you can receive your new debit card! Our new contactless debit card will have upgraded features, including the ability to tap pay with Google and Apple devices! Make sure to check your mail for important information regarding activation dates and details on your new debit card.

## 72<sup>ND</sup> VIRTUAL ANNUAL MEETING

Wednesday, May 19, 2021

6:00 p.m. via Zoom Meeting  
RSVP by visiting [www.asteracu.com](http://www.asteracu.com)

## Holiday Closings

### Memorial Day

Monday, May 31

### Independence Day

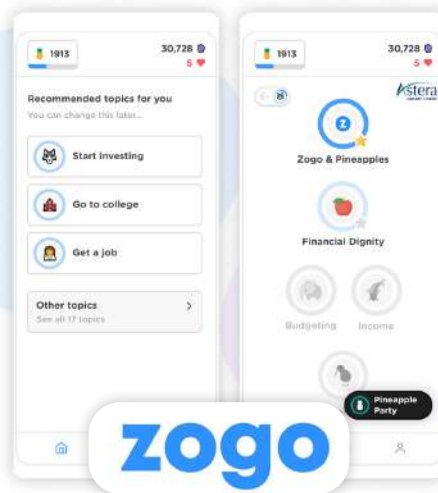
(observed)  
Monday, July 5

## Earn as You Learn About Money with Zogo

Perfect for teens and adults of all ages, zogo is a new financial education app that features over 300 bite-sized financial literacy quizzes. Played like a game, zogo rewards users for completing simple financial lessons on saving, spending and managing money. Simply play through the short modules, which range in topic from basic to more complex, and earn points toward gift cards as you go.

### Topics include:

- How to save money
- Creating and maintaining a budget
- Long-term investment strategies
- Minimizing debt



**Best of all, it's FREE for Astera members!**

Simply download the zogo app from Apple App Store or Google Play store and **use access code ASTERA** to get started today.

## Follow Us On Social Media!

Connect with us on Facebook, Twitter & 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](https://facebook.com/AsteraCU)



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



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



### Administrative Office

111 S. Waverly Rd.  
Lansing, MI 48917

### 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

### DeWitt Branch

14049 Lindsey Ln.  
DeWitt, MI 48820

