

Winter 2020

Build Memories IN A NEW HOME!

Let Astera Help with All of Your Mortgage Needs

We provide solutions for 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 | 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
courtney.minor@asteracu.com
517.321.5142 | NMLS ID# 538398

MemberFirst
MORTGAGE
NMLS# 149532

Make 2020 the Year You \$AVE WIN[®]

Don't wait to reap all the benefits of opening a Save to Win Share Certificate – stop by the Credit Union to open the account that offers a more fun, smarter way to save, today! Simply open this special share certificate for your chance to win up to \$5,000 in quarterly prizes.

Participating is easy:

- **Open a 12-month Save to Win Share Certificate with at least \$25.** This is your first entry into that month's drawing as well as additional drawings throughout the year.
- **Make deposits into your share certificate each month.** Every \$25 deposit earns you an entry into the drawings, up to 10 prize entries per month.

Astera Credit Union sponsored prizes are:

- One (1) winning entry will be randomly selected to receive a **\$50 CASH PRIZE** each month.
- One (1) winning entry will be randomly selected to receive a **\$100 CASH PRIZE** each quarter.

Astera members won \$1,325 IN PRIZES throughout 2019.
See what you can win in 2020 by opening your Save to Win account today!

Members Home & Auto

We are happy to recommend Members Home and Auto[®] to you as a benefit of your membership with us. Members Home and Auto[®] can help you find lower insurance premiums. Members Home and Auto[®] partners with multiple insurance carriers to provide customized, cost-effective coverage solutions for all your insurance needs. Once you acquire a policy, Members Home and Auto[®] will also work as your advocate with your insurance company. Join your fellow credit union members who have saved time and money without sacrificing insurance coverage or service.



Request a proposal today!

Visit <https://www.membershomeandauto.com/proposalform/>

Members Home and Auto[®] | 1-877-898-4102

2855 Coolidge Highway, Suite 204, Troy, Michigan 48084



Board of Directors Nomination Announcement

Astera will be holding elections for four (4) expiring Board seats.

Current nominees are:

Harold Brown Jason Hawkins Martha Adams Susan Canen

This year's Nominating Committee for the Board of Directors includes: Chairman, Anthony Edwards, Kevin Goff and Cathy Murray.

Nominating petitions will be available on March 2, 2020 at the Administration Office located at 111 S. Waverly Rd., Lansing; and MUST BE RETURNED April 6, 2020 BY 5:00 PM.

Candidates and petition signers must be Astera Credit Union members. Be sure to check out our spring newsletter for the date and time of our 71st Annual Meeting!

Now, Get Even More with

Your **Kasasa Cash Back Checking Account** just got better. Now, you can earn even more when you use your debit card, giving you plenty of reasons to love your checking account more than ever before!

Earn up to **2.00% CASH BACK***
on your everyday
debit card purchases



KASASA CASH BACK REWARDS

Plus, continue enjoying refunds on ATM fees nationwide (up to \$10 monthly)*, free online banking and bill pay, free mobile banking and text banking, free MasterCard debit card, and more!

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

*Please visit www.asteracu.com/accounts/checking/kasasa-cash-back for complete details and disclosures.

Financial Cents Workshops

Let us help you make sense out of your finances!

We will be giving away a \$25 gift card to one randomly selected attendee at each workshop!

Administrative Office

111 S. Waverly Rd. • Lansing, MI 48917

All workshops begin at 6pm
Doors open at 5:30pm.

RSVP by calling 517.321.5033



NMLS# 595108



- **IRAs, Are They Right For You?**
January 20, 2020
Presented by Trevor Hollis – W. Saginaw Hwy. Branch Manager
- **Intro to Power Tools**
February 12, 2020
Presented by Capital Area Housing Partnership
- **Plumbing Basics**
February 26, 2020
Presented by Capital Area Housing Partnership
- **Prepare For Tax Season**
March 11, 2020
Presented by David Reyes from United Way
- **Mortgage Basics For New Homebuyers**
March 25, 2020
Presented by Courtney Minor – Mortgage Loan Originator



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

Holiday Closings

New Year's

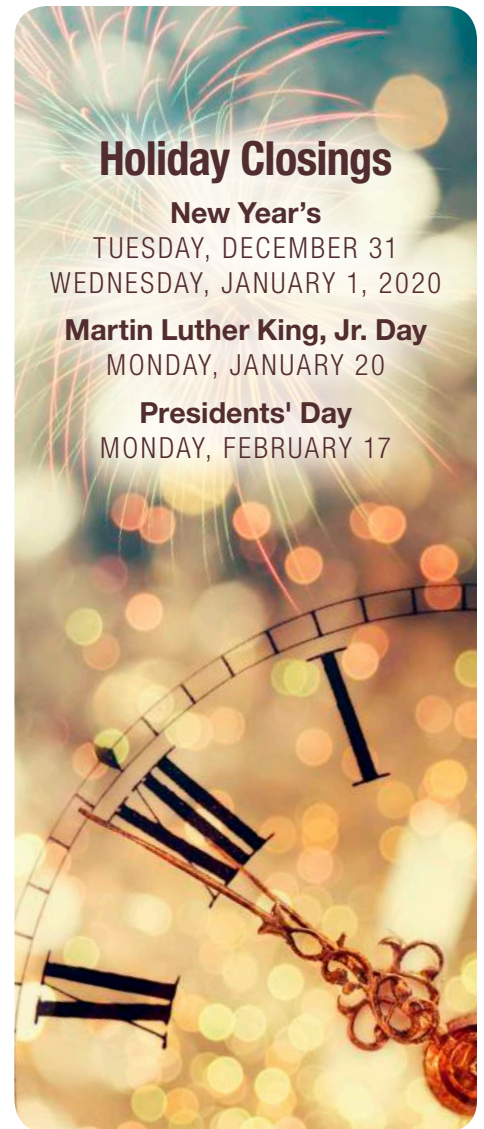
TUESDAY, DECEMBER 31
WEDNESDAY, JANUARY 1, 2020

Martin Luther King, Jr. Day

MONDAY, JANUARY 20

Presidents' Day

MONDAY, FEBRUARY 17



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.



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facebook.com/AsteraCU



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[@AsteraCU](https://twitter.com/AsteraCU)



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



NMLS: 595108*

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Equal Housing Opportunity