

Winter 2021

# New Year OFFERINGS

## DELTA DENTAL ASTERA PLAN

### Welcome to Michigan's Largest Dental Benefits Family!

Astera would like to offer you an amazing Dental Plan simply for being an Astera CU member. With family packages at \$146 a month, the whole family can have access to the Delta Dental of Michigan – Premier & PPO network – the best network Delta offers!

#### Coverage:

- \$1,000 per person per calendar year
- \$25 deductible per person per calendar year
- Preventive Services - 100%  
(Note: \$25 deductible does not apply)
- Basic Services - 80%
- Major Services - 50%
- Orthodontic - 50%  
(Note: \$1,000 lifetime maximum)

#### Monthly Rates:

- Member only - \$41
- Member with spouse or one dependent - \$77
- Member with two or more dependents - \$146

**What are you waiting for?** Stop overpaying for your dental plan and join the Delta Dental Astera plan today! Visit [www.asteracu.com](http://www.asteracu.com) for more information, qualification restrictions, or to enroll today.



## TRACFONE FOR ASTERA MEMBERS

### Keep Your Phone, Number, and Network, and Save When You Switch to No-Contract Wireless

Now you're in control with unlimited carryover data\* that never expires. Choose from America's Top 4G LTE\*\* Networks without a contract or mystery fees and live your best wireless life with NET10 Wireless.



#### TOP NETWORKS

Coverage on America's largest and most dependable networks.

#### TOP PHONES

Whether you're an Android person or an iPhone fanatic, we have the latest phones for every budget.

#### KEEP YOUR OWN PHONE

Love the phone you have? Keep the phone, number, and network you love with our easy-to-install SIM Kits.

Choose from America's Top Nationwide Networks or keep the one you love, all without a contract. We offer a variety of wireless plans to meet your individual needs with no contracts, credit checks, or mystery fees.

\*Service must be active and in use within any six month period.  
\*\*Actual availability, coverage and speed may vary. See Terms & Conditions at Tracfone.com



## Coming Soon EmpowerMe Checking!

### A brand-new checking account created specifically for members with poor credit or no checking history coming in early 2021!

Have you been denied for a checking account due to poor credit? Are you just starting your financial journey and struggling to get approved due to no checking history? If you've said yes to either of those questions, EmpowerMe Checking is the answer for you. EmpowerMe Checking is a brand-new checking account from Astera CU created to help members start their financial journey or get it back on track. The EmpowerMe Checking account is just one more way Astera CU strives to offer continued answers for any financial stage of your journey.

#### EmpowerMe Checking Benefits:

- Help build trust with credit union
- Establish checking account history
- Low monthly fee of \$5 a month
- Checks available upon request
- Astera CU debit card
- \$250 daily limit to build constructive spending



**EmpowerMe!**

\*\$250 limit on debit card/ATM card transactions. No foreign ATM deposit capability. No Courtesy Pay. No Remote Deposit Capture ability for the first six months. Checks upon request. \$5 monthly checking fee. Upon good standing within the EmpowerMe Checking account a member may qualify for fee-free checking.

• A Brighter Solution •



# Happiness is a warm home

## WHAT WE OFFER:

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

Purchase a new home or refinance your mortgage with Astera Credit Union!

**Courtney Minor**  
Mortgage Loan Originator

courtney.minor@asteracu.com  
517.321.5142

#courtneysmortgagecorner  
NMLS# 538398

## 2020 Year in Review – A Letter from Martin Carter, CEO Astera Credit Union

This year has been unlike any we have ever experienced. The effects of COVID-19 have devastated families and businesses around the country and continues to result in each of us making constant changes in how we live, work, and spend. Hundreds of Astera CU members along with so many others in our community have experienced financial hardships in 2020 due to COVID-19.

As a member-owned cooperative, we are always working hard to help members achieve their financial goals, and 2020 was no exception, but there were also some big differences this year. First, I want to take this opportunity to thank our Astera CU staff who helped serve our members in need. In 2020, we funded hundreds of business and personal loans, which resulted in millions of dollars in loans for members who were adversely impacted by the pandemic. We also worked diligently with members experiencing financial setbacks, or even just needing a little extra cash in savings by waiving penalty fees, doing loan modifications, and approving loan skip-a-pays.

For more than 70 years, Astera CU has been serving the Lansing community as a trusted financial partner. Throughout our entire history, we've strived to deliver a high level of personal service regardless of what financial stage you are in, or what is happening in the world. In 2020, regardless of the punches thrown our way, Astera CU continued delivering a high level of service. We thank you, our members, for your adaptability and patience this year. Whether it's been lobby closures, scheduling appointments, or taking advantage of Astera CU's many electronic delivery channels to do business with us, you've played an important role in helping us stay safe and healthy, while delivering on our commitment to be your trusted financial partner.

As COVID-19 cases continue to rise, we want to remind you, we're still here to help. If you have been affected by the pandemic or are experiencing a financial hardship, we're here, and ready to figure out how we can best serve you. To talk to a Virtual Branch Representative, contact us at 800.323.0048 today.

Sincerely,  
Martin Carter

## Ice isn't Nice

### How does an ice dam form?

- 1 Rising heat melts snow and ice.
- 2 Melted snow refreezes at the roofline.
- 3 Water cannot drain causing leaks inside.

**Be on the lookout for ice dams if:**

- Below 32° F
- Heavy snow on roof
- Lots of icicles

### PREVENTION TIPS!

- Insulate & ventilate attic well
- Remove snow from roof edges
- Hire a professional for higher snow removal

**MEMBERS HOME AND AUTO INSURANCE NETWORK**

For more information or to request your Free/No-Obligation Proposal, contact our trusted partner Members Home and Auto® at membersbridge.com or 877-898-4102.

**ANNUAL MEETING**  
Wednesday, May 19, 2021 at 6:00 pm

Information regarding the meeting will be available in the Spring Newsletter.

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 18

**Presidents' Day**  
Monday, February 15

**NOTICE: Is your personal information up to date? Call or log into your online banking account to update your information 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](https://facebook.com/AsteraCU)



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



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



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