

Winter 2022



We're Here to Help Your Business Too!

Did you know that Astera Credit Union is a trusted partner to individuals and businesses alike? As your business partner, we take pride in making your business our business. We're here to help you gain the time, confidence, and services you need in order to achieve your financial goals.

Our business services include:

- Merchant services
- Treasury services
- Online and mobile banking
- Bill payment
- Remote deposit capture
- Invoicing and accounting
- And more!

Plus, we offer Business Purpose Loans up to \$50,000! Whether you're a seasoned business owner or just getting your business running, our Business Purpose Loans can help you move forward in a big way. Simply stop by your local Astera branch location to see how we can start helping you and your business.

Holiday Closing

Martin Luther King, Jr. Day

Monday, January 17

Presidents' Day

Monday, February 21



NEW YEAR, NEW HOME

If you've been waiting to make the big move to a new home, don't wait another day! With Astera Credit Union by your side, you can take the first step to the big move today. We offer a variety of home loan options to fit your needs and the expertise to fill you with confidence.

CHOOSE FROM:

**Fixed-Rate Mortgages | Adjustable-Rate Mortgages | Home Ready Loans
VA Loans | FHA Loans | First-Time Homebuyer Programs | And More**

For current rates, loan details, and application information, visit www.AsteriaCU.com.



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

Courtney Minor,
Mortgage Loan Originator

#courtneysmortgagecorner
NMLS# 538398



NMLS: 595108

Let's Make a Plan for Your 2022 Budget

Living empowered in 2022 may look a little different for everyone, but one thing every financially successful individual will have in common is a plan to make things happen. Our **EmpowerMe!** Financial Wellness Group was designed to help members like you reach your financial goals with an experienced wellness financial coach by your side.

There's no better time to make a plan for 2022 than right now! Contact us today to start living empowered and to gain access to all that our **EmpowerMe!** Financial Wellness Group has to offer.

Join the **EmpowerMe!** Group and gain access to:

- Financial Wellness Assessment
- Financial Education Modules
- Your Own Financial Coach
- Financial Goal Setting
- And More!



EmpowerMe!

Call us at 800.323.0048 for qualification requirements and information today.

Get Ready for a New Way to Pay

From gas and groceries to unexpected bills and emergencies, the new Astera Platinum Credit Card coming soon to Astera Credit Union can help you rest easy knowing every time you pay, you'll be paying the smart and easy way.

The new Astera Platinum credit card will feature:

- Contactless payment
- Compatible with Digital Wallets (Google Pay, Apple Pay, Samsung Pay, etc.)
- Make payments online and in-branch
- Compatible with Astera Card Control Apps
- Consumer and Business card options
- Rewards and low rate options
- And more!

Stay tuned for more information coming soon!



We're Here to Help When You Need It the Most

Whether you're simply having trouble making it from paycheck to paycheck or life has thrown you an unexpected curve ball, a Snap Cash Loan from Astera Credit Union can help you fill those financial gaps.

What is a Snap Cash Loan?

- Loans up to \$2,000 with a fixed term up to 12 months
- 24.99% interest rate
- No application fee
- No credit pull
- Can help you build your credit
- Must be at least 18 years old to apply
- Must be an Astera member for at least 6 months to apply

Applying is easy and loan decisions are instant! Apply anytime, anywhere via the Astera mobile app. You'll immediately find out what you qualify for. And, since decisions are based on your history with Astera Credit Union, your other credit history won't affect whether you get a loan or not. If you're approved for a Snap Cash Loan, you'll see the money deposited into your account immediately!

*APR=Annual Percentage Rate. Rates are fixed; monthly payments are subject to loan term length. Rates and terms are subject to change without notice. Please contact Astera Credit Union for latest rates. Some restrictions may apply.

**Credit decisions will be provided to the member within 60 seconds of application submission. Loan amounts from \$200 up to \$2,000. Loan terms up to 12 months. Members can have two (2) concurrent Snap Cash loans; the aggregate amount of both loans cannot exceed their original approval amount. Maximum of three (3) Snap Cash loans over a six (6) month period.

ANNUAL MEETING | WEDNESDAY, MAY 18, 2022 • 6PM

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



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

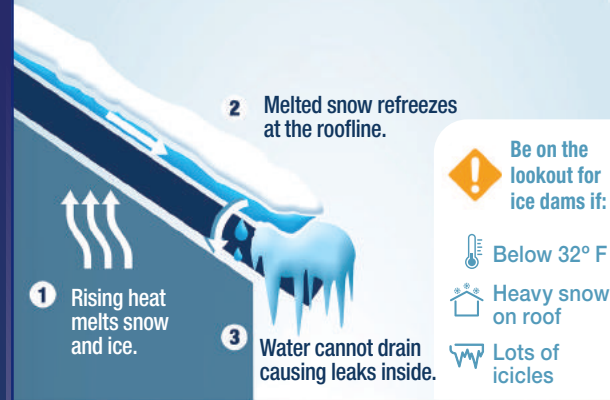
Jolly Rd. Branch
301 E. Jolly Rd.
Lansing, MI 48910

DeWitt Branch
14049 Lindsey Ln.
DeWitt, MI 48820

517.323.3644 or 800.323.0048 • www.AsteraCU.com

Ice isn't Nice

How does an ice dam form?



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.

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



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



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



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Equal Housing Opportunity