

Summer 2020

Tackle Your Summer Projects

Home Equity Loan

2.99% APR*
Special Offer
for 12 Months

After that, competitive rates apply
60-240 month terms



Whether you've got home improvement projects or unexpected expenses piling up, a Home Equity loan from Astera Credit Union offers a simple, affordable way to turn your home's equity into cash for whatever the summer season brings your way.

A Home Equity Loan can be used for:

- Home improvements and repairs
- Debt consolidation
- Unexpected expenses
- Vacations
- And more!

Call us today at 800.323.0048 or visit us at www.AsteraCU.com for current rates, terms, and application information.



*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Rates and terms are contingent upon, but not limited to credit history, loan to value, lien position, amount requested, and other risk-based criteria. 2.99% introductory APR available for 12 months after the loan is funded. At the beginning of the thirteenth month, regular rate will go into effect. Minimum monthly payment may change as a result of rate changes. Contact Astera Credit Union for the latest rates.

Auto Rates are Down, SAVINGS ARE UP

One of the easiest ways to free up extra cash every month is often as simple as refinancing an existing auto loan with a new term and lower rate. Best of all, it's easy to do! If you have an auto loan with another lender, simply bring your loan information to Astera Credit Union, and we'll help you determine how much you could start saving by refinancing with our low, competitive rates. Getting started is easy. Stop by to learn more today.

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

*APR=Annual Percentage Rate. Rates and monthly payments featured are listed "as low as" and are subject to credit approval and credit score. Rates and terms are subject to change without notice. Please contact Astera Credit Union for the latest rates. Some restrictions may apply.



Business Services

Astera's business products and services have everything your business needs to run more smoothly. Strong business is built on strong foundations. That's why our business products were designed to help members achieve their business goals with things like:

LOANS

- Business Term Loans
- Business Secured Loans
- Construction Loans
- Commercial Real Estate Loans
- Business Line of Credit
- Approved SBA Lender

SERVICES

- Merchant Services
- Credit Cards
- ACH Origination
- Treasury Services
- And More!

Astera Welcomes Commercial Relations Officer, IOVANI LOPEZ

Astera Credit Union is excited to introduce you to Iovani Lopez, our Commercial Relations Officer. Iovani has held various roles in the retail banking industry and brings with him 5 years of credit union lending experience. Iovani is dedicated to building member relationships that will stand the test of time and believes in going the extra mile to help members reach their financial goals.



Email: commercial@asteracu.com
Phone: 517.321.5584
Fax: 517.323.4414

FUND AVAILABILITY CHANGES

Effective July 1st, 2020, Astera Credit Union's Funds Availability Policy will be changed as follows: The amount available for withdrawal by checks not subject to next day availability will increase from \$200 to \$225. For more information and other availability changes, see our funds availability disclosure on our website or contact us at 800.323.0048.



WE'RE HERE FOR YOU

Electronic Services for 24/7 Convenience

No matter what you face during these challenging times, we want you to know that Astera Credit Union is always here to help. Whether you need assistance during our regular business hours or when our front doors are closed, we make it easy to connect with us and your accounts whenever and wherever it's convenient for you.

CONNECT REMOTELY VIA:

- Online Banking
- Bill Pay
- Mobile Banking
- Remote Deposit Capture
- Online Loan Applications
- Audio Banking

Visit www.AsteraCU.com to learn more 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](https://twitter.com/AsteraCU)



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



Holiday Closings

Independence Day
Saturday, July 4

Labor Day
Monday, September 7



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111 S. Waverly Rd.
Lansing, MI 48917

W. Saginaw Hwy. Branch
5615 W. Saginaw Hwy.
Lansing, MI 48917

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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



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Equal Housing Opportunity