

Summer 2021



Ready to Put Down *New Roots?*

With Astera Credit Union by your side, you can start putting new roots down knowing we're here to help each step of the way. Just stop by the Credit Union before you begin your search for a new home, and we'll help you determine how much you can afford and get you pre-approved before you go.

Astera home loan options include:

- Fixed-Rate Loans
- Adjustable Rate Mortgages
- HomeReady Mortgages
- First-time homebuyer programs
- VA Loans
- FHA Loans
- And more

For current rates and mortgage information, visit www.asteracu.com or stop by the Credit Union to speak with a Loan Specialist today.



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

Courtney Minor,
Mortgage Loan Originator
#courtneismortgagecorner
NMLS# 538398



NMLS: 595108



It's finally here. While the pandemic isn't completely over, people are getting vaccines, businesses are opening back up to full capacity, and trips are being planned.

This is all great news. But it also means that many people who have stayed shut in at home are now out and about, and the roads are getting BUSY.

Lots of people driving after a break + new people from outside areas visiting = dangerous driving. Make sure you do the following to stay safe:

- ✓ **Drive defensively** — Assume your fellow drivers are not paying attention. Make sure you know where they are and be proactive.
- ✓ **Ignore your phone** — We keep saying this, but the data backs it up. Save your texts and YouTube videos for after you get home.
- ✓ **Note out of state plates** — If someone isn't from around here, they are more likely to suddenly stop, turn without warning, or be distracted by their phone.
- ✓ **Learn new traffic patterns** — That intersection you've been using may be packed now. Try alternative routes to avoid congestion and accidents.

It's great to be out again, but the busier the roads, the more likely it is that you could be in an accident. Enjoy the weather, enjoy the freedom of being out, but stay cautious.



Information provided by our trusted partners at Members Home and Auto®. For more information or to request your Free/No-Obligation Insurance Proposal, visit membersbridge.com or call 877-898-4102 today!



Make a Splash

With a

HOME EQUITY LOAN

With the help of a Home Equity Loan from Astera Credit Union, the options for your summertime upgrades, additions and improvements are endless!

Decks | Patios | Pools | Vacations | And More!

Our convenient Home Equity Loan makes it easy to transform your home's equity into cash for whatever you've got planned for the summer season. Stop by the Credit Union or visit www.asteracu.com to learn more about your options and to apply today.

The POWER to Protect Your Cards Is In Your Hands

With Astera Card Control, you can completely customize where and how your debit cards can be used, including setting up spending limits, location alerts, online activity controls, and more.

Astera Card Control benefits include:

- Turn your cards on and off in seconds
- Control where your cards can be used
- Limit card uses to specific merchants or purchases
- Receive real-time alerts to stop unauthorized purchases
- Set up spending limits to help you stay within your budget goals
- And more!

Ready to get started? Download the Astera Card Control app to your smartphone or tablet to start protecting your debit cards today.



Get a FREE Home Energy Assessment!

Save money and increase the comfort of your home with a FREE Home Energy Assessment from Consumers Energy. Join the thousands of Michigan residents who have on average saved up to \$150 a year on their energy costs.

During your in-person or virtual appointment with trusted energy analysts, they will help you identify the best ways to save energy and increase comfort in your home. Possible upgrades may include:

- Water pipe wrap
- Led bulbs and/or nightlights
- High efficiency shower head
- Low flow kitchen/bathroom faucet aerators
- Programmable thermostat

Consumers Energy

Count on Us®



Schedule your No-Cost assessment online at ConsumersHomeEnergy.com or call (877) 448-9433, option 1 and use the promo code ARASTERA today!



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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



Hey, Youth Members...

Astera is happy to introduce the Coindexter club, specifically designed for your youth members. The Coindexter Club makes it fun to learn about money with videos, games, quizzes and calculators that will put your child on course to become a financial genius. With Astera's focus on financial education to our members, the Coindexter Club shares the similar goal of not only making financials fun for your younger members, but also educational.

To learn more or explore Coindexter, visit
<https://coindexter.club/asteracu>

Holiday Closings

Independence Day

(observed)

Monday, July 5

Labor Day

Monday, September 6

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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Federally Insured by NCUA
Equal Housing Opportunity