

Summer 2022

Kick Back with a Summer Loan

Take it easy or get up and get busy with the help of our low-rate Summer Loan Special. No matter what your dream vacation looks like, Astera Credit Union is here to help you get the financing you need in order to be wherever you want to be.

Low Rates & Flexible Terms

Vacationing should be easy. And so should your financing. Visit asteracu.com to use our simple, online application today.



COMING SOON!

LIFECENTS FINANCIAL WEB APP

We're proud to announce that we have partnered with LifeCents, a financial wellness platform that inspires AND empowers people to improve their financial health and well-being. With the knowledge and tools you will gain by using the LifeCents web app, we hope to help you stress a little bit less about your finances.

We're excited to offer members access to this amazing tool as part of our commitment to empower your financial health and wellbeing.



From Lease to Own with an Astera Loan!



If your car lease is about to expire, Astera Credit Union can help you buy out your lease and become a car owner in just a few simple steps! Our low auto rates and convenient terms make it easy to end the lease cycle and start saving money in the long run.

Our auto loans feature:

- Low competitive rates*
- 0.25%** discount when you sign up for autopay
- Flexible terms
- Plus, get up to \$150 back*** when you buy out your lease!

Getting started is easy. Simply call 800.323.0048 or visit asteracu.com to learn more today.

*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 latest rates. Some restrictions may apply.

**To be eligible for a 0.25% rate reduction, member must set up automatic payments from an Astera CU checking account.

***Up to \$150 cashback. The cashback bonus will be available to qualified members who refinance an existing loan from another lender. A \$150 cashback bonus will be awarded for a loan amount of \$10,000 or more. Cashback bonus will be awarded per qualified loan (not one bonus per borrower), and will be deposited into the member's share account after the loan is approved and funded. Rate is subject to credit union guidelines and credit score. Certain additional restrictions may apply.



ASTERA BUSINESS CREDIT CARDS

Built with Your Business in Mind

Astera Business Credit Cards come in a variety of options, each one featuring the convenience of contactless payment, compatibility with digital wallets, online payment options, low rates, MasterCard's Zero Liability Protection, MasterCard ID Theft Protection, Priceless Cities®, and much more.

MasterCard Business

- No annual fee
- No overlimit fee
- Competitive rates

MasterCard Business Rewards

- No annual fee
- No overlimit fee
- 1 point earned on every 1 net dollar(s) in credit card purchases
- Points redeemable for cash back, gift cards, and limited travel options.



Learn more about our Business Credit Card options by visiting asteracu.com.

LOOKING FOR A PLACE TO CALL HOME?

If you've been considering homeownership, we're here to help you take that step. With a wide variety of home loan options to choose from, expert financial assistance, and some of the most competitive rates around, we've got the financing you need to confidently start the search for your new home.

From your first home to your forever home, we have a home loan to fit your needs:

- Fixed-Rate Loans
- Adjustable-Rate Loans
- HomeReady Mortgage
- First-time Homebuyer Assistance
- VA Loans
- FHA Loans
- And more

For current rates and mortgage information, visit 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

#courtneymortgagecorner
NMLS# 538398



NMLS: 595108



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Find the perfect no-contract, multi-line plan for your family from Total Wireless. Plus, credit union members save 5% on your plan with auto-refill. Stay connected with nationwide coverage on America's largest, most dependable network.

Visit LoveMyCreditUnion.org and start saving on your wireless today.



HOLIDAY CLOSINGS

Independence Day

Monday, July 4th

Labor Day

Monday, September 5th



Astera
CREDIT UNION
A Brighter Solution

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

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Connect with us on Facebook, Twitter & 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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youtube.com/asteracu



NMLS: 595108

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Equal Housing Opportunity