



Fall 2020



INSPIRING HOPE FOR
A GLOBAL COMMUNITY
INTERNATIONAL CREDIT UNION DAY

Thursday, October 15, 2020

Hello Fall

Astera Credit Union wants to help you fill the season with more to be thankful for. How? We want to help you keep more cash in your pockets when you refinance your auto loan from a different lender to take advantage of our low auto loan rates.

Get \$150 when you refinance your car loan of \$10,000 or more from a different lender*

PLUS

No Payment for 90 Days*

Apply online at www.asteracu.com or stop by the credit union to speak to a member service representative for complete details and to get started.

*Visit www.asteracu.com for complete offer details.

Each year we come together to celebrate International Credit Union Day (ICU Day) and to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's ICU Day theme, "Inspiring hope for a global community," reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

We invite you to join us in celebrating this Credit Union difference as we celebrate with:

WEEKLY FACEBOOK GIVEAWAYS
for a **\$25 gift card** –

There will be four drawings total, each for a \$25 prize gift card. Check out our Astera CU Facebook page to find out how you can be entered to win!

NEW ESERVICE SIGN UP DRAWING
for a **\$50 gift card** –

Sign up for eStatements, Online Banking, Mobile Banking, and/or Bill Pay throughout the month of October to have your name entered in a drawing for a \$50 grand prize gift card.

SHARE YOUR ACU TESTIMONIAL
for a chance to win a **\$100 gift card** –

Watch our Instagram and Facebook posts for testimonials from our own ACU employees as they share what a "global community" means to them. Follow the link to share what it means to you to have your name entered into a drawing for a \$100 gift card!

**WORLDWIDE
CREDIT UNION
FACTS:**

274+
Million Members
Worldwide

6
Continents

85,000+
Credit Unions
Worldwide

118
Countries

For official rules visit us at asteracu.com

Every Tuesday in October!

Astera Credit Union is proud to be one of many credit unions in the area that generates money back into Michigan's local economy by participating in the Annual CU Lunch Local Event. This year we will be celebrating and supporting local restaurants throughout the month of October with:

WEEKLY INSTAGRAM GIVEAWAYS
Dinner for two to a local restaurant!

There will be four drawings total, each for a \$30 prize gift card. Questions will be posted on Instagram each Tuesday throughout October, and the winner will be drawn every Thursday during the month.

For official rules visit us at asteracu.com



ChangEd

Say Goodbye to Student Debt Faster

Join thousands of others who are already managing, tracking, and saving money on their student loan debt with ChangEd. ChangEd makes it easy to securely connect all of your student loans and bank accounts in one convenient place to save time and interest on your student loan debt.

With ChangEd, you can:

Automate payments | Track your progress
Learn how to eliminate student debts faster
Analyze spending and payment data | And more

See how ChangEd can start changing your future. Visit www.asteracu.com, click the "Services" tab and then the "ChangEd App" link under "Resources" to learn more today.



• A Brighter Solution •

Let's Get You Settled In

It's the perfect season to do more than just fall in love with your dream home – move in with the help of a home loan from Astera Credit Union. We will guide you through the entire home buying process to ensure you have the home you envision that fits your lifestyle.

We offer:

- Complete suite of mortgage programs
- Free online application
- Low down payment options available
- Quick & easy closings
- Competitive rates & closings costs

To get started on your mortgage, contact our Loan Origination Officer, Courtney Minor today.



Courtney Minor
Mortgage Loan Originator
courtney.minor@asteracu.com
517.321.5142 | NMLS# 538398
#courtneysmortgagecorner

Want to Chat with Us in Person? *It's Easy to Schedule an Appointment!*

If you need to visit an ACU branch, we encourage you to use our convenient online appointment scheduler to help ensure a shorter wait time. Simply visit us online at www.asteracu.com to schedule a day and time that's convenient for you.

THANK YOU for following the state-mandated mask requirement by wearing a face covering when visiting us in person. We appreciate your support and patience during these unprecedented times.

NOTICE: As of Saturday, September 12, our branch lobbies (W. Saginaw Hwy. and Jolly Rd.) were closed to walk-in traffic on Saturdays. Our drive-thru windows are still available and you can still meet with a MSR by appointment on Saturdays during our normal business hours.

Holiday Closings

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving

Thursday, November 26
Friday, November 27

Christmas

Thursday, December 24
Friday, December 25

New Year's

Thursday, December 31
Friday, January 1, 2021



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

Financial Cents WORKSHOPS

Join us for live, online workshops offered through Zoom.

Basics of Retirement Planning

October 14, 2020

October 28, 2020

Identity Theft

November 12, 2020

Finances Through Transitions

December 3, 2020

RSVP to secure your spot at

www.asteracu.com/services/education/financial-literacy-courses

Double Holiday Loan Is Coming Back!

Astera Credit Union is bringing back your favorite Double Your Club Loan this November with the same great benefits you had last year! Keep an eye out for more details from the Credit Union.

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)