

Fall 2021

INTERNATIONAL CREDIT UNION DAY

Thursday, October 21, 2021



On Thursday, October 21, credit unions in our community and worldwide will come together to celebrate International Credit Union Day® and the role that financial cooperatives play in improving the communities they serve and the lives of their members the world over. This year's theme is *"Building financial health for a brighter tomorrow,"* which reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being.

We hope you will join us Thursday, October 21 as we celebrate ICU Day with special giveaways for our members!

- **FACEBOOK GIVEAWAY** – Join our Financial EmpowerME Group Facebook page and be entered to win a \$100 gift card!
- **EMPOWERME GROUP GIVEAWAY** – Sign up for our EmpowerME Financial Group and be entered to win a \$100 gift card!

For official rules visit www.asteracu.com



Get Festive with a Holiday Loan

A little something for them, a little something for you, and everything in between. Our Holiday Loan can help you make it an extra special season with simple, affordable financing for all things holiday.

Low, Competitive Rates & Easy Repayment Terms

Visit www.asteracu.com to use our secure online application or stop by the Credit Union and we'll be happy to assist you in person.



CU LUNCH LOCAL

Asteracreditunion 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 Facebook Giveaways

Visit the Asteracreditunion Facebook page for your chance to win one of our weekly \$25 gift card giveaways.

\$100 Gift Card Giveaway

Visit a local business, make a purchase, and submit your receipt to the Credit Union to earn a chance to win a \$100 gift card to that business.

For official rules visit www.asteracu.com

Helping members when they need it most.

Whether you need a little extra cash for college, groceries, an emergency car repair, or anything in between, a **Snap Cash loan** can help. But Snap Cash just got better!

Applying is Fast and Easy

You can apply for Snap Cash via the Asteracreditunion mobile app. You'll find out immediately what you qualify for. Decisions are based on your history with Asteracreditunion, which means that your other credit history won't affect whether you get a loan or not.

If you're approved for a loan, you'll see the money deposited to your account immediately! This loan is an easy, fast way to get the cash you need without huge payday loan rates or fees.

- Loans up to \$2,000 with a fixed term up to 12-months
- Must be a member for 6 months or longer
- Must be 18 years or older
- 24.99% interest rate
- No application fee
- No credit pull
- Instant loan decision
- Can help build your credit

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

SNAP CASH CHANGES COMING SOON!



SNAPCASH

It's easy to apply for a Snap Cash Loan! Do it anytime, anywhere, via the Asteracreditunion mobile app.



Find your Home for the Holidays

Settle into your new home, just in time for the holiday season, with the help of a Home Loan from Astera Credit Union. With an entire suite of mortgage options to choose from, competitive rates, and expert assistance, we're pleased to be your one-stop shop for finding the best home loan for your new home.

Astera Home Loan options include:

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

For current rates and mortgage information, visit www.asteracu.com or contact the Credit Union to speak with our Mortgage Loan Originator, Courtney Minor, today.



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

Courtney Minor, #courtneymortgagecorner
Mortgage Loan Originator NMLS# 538398



NMLS: 595108



Ready, Set, Refi!

Rates are still low on all kinds of loans, so don't wait to refinance. Bring your current loan to Astera Credit Union to see how much you can start saving by refinancing with us today.

We may be able to help you lower the rate on your:

Mortgage, Home Equity Line of Credit, Auto Loan, Business Loan, and More!

Holiday Closing

Columbus Day/Indigenous Peoples' Day

Monday, October 11

Veterans Day

Thursday, November 11

Thanksgiving

Thursday, November 25

Friday, November 26

Christmas

Friday, December 24

Saturday, December 25

New Year's

Friday, December 31

Saturday, January 1, 2022

SMARTER SMART PHONE BUDGETS CREDIT UNION MEMBER EXCLUSIVE

If you're like most people, you're probably spending more on your monthly wireless bill than necessary. Maybe you're paying for overages or mystery fees, when all you need is talk, text and data. As your credit union, we want to help you save.

That's why we're giving members like you an exclusive **5% discount** on no-contract wireless plans with Tracfone. PLUS, members get an exclusive **10% off devices \$99 and up** now through 12/31/21 with promo code CUSG10.

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



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)



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



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