

ADVENTURE Journeys

October 2025

Holiday Closings

Columbus/ Indigenous Peoples' Day:	Saturday, Oct. 11 th Monday, Oct. 13 th
Veterans Day:	Tuesday, Nov. 11 th
Thanksgiving:	Thursday, Nov. 27 th Friday, Nov. 28 th Saturday, Nov. 29 th
Christmas:	Wednesday, Dec. 24 th Thursday, Dec. 25 th
New Year:	Wednesday, Dec. 31 st Thursday, Jan. 1 st

TRAVELING THIS WINTER?

If you have plans to live somewhere other than your primary residence this fall or winter, please let us know by sending a secure message within digital banking!



FINANCIALS

as of August 31, 2025

- **Assets:**
\$638,062,470
- **Loans:**
\$422,954,197
- **Shares & Deposits:**
\$552,903,768
- **Members:**
43,653

MERGER TO BE COMPLETED ON NOV 1ST

Astera completes transition into Adventure Credit Union



Over the Halloween weekend, we will be completing the final steps to merge Astera into Adventure Credit Union. After November 1st, our primary technologies will be aligned, and we will officially be operating as one credit union under the Adventure name.



Merger Weekend 10/31 – 11/2:

What's available?

- Our branches will be open normal hours on Friday, 10/31
- Our Contact Center will be open normal hours on 10/31
- Debit and credit cards will continue to work
- Electronic deposits and payments will continue to process

What's unavailable:

- Astera systems will go offline at 6pm on Friday, 10/31, this means:
 - o No online or mobile banking access
 - o No branch access on Saturday, 11/1
 - o No Shared Branching on Saturday, 11/1

Visit our website to learn more and get helpful tips on how you can prepare for the merger weekend.



INTERNATIONAL CREDIT UNION DAY

Join us Oct. 13th through 18th as we celebrate the **77th annual International Credit Union Day!** There will be snacks and fun giveaways in the branches, in addition to **free shredding events:**

Grand Rapids Event

Shred Day & Electronics Recycling



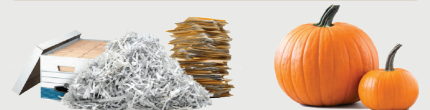
Trucks on site at
630 32nd Street SE
Grand Rapids, MI 49548

Sat., Oct. 18th 9am – 12pm
(or until trucks fill)

Ionia/ Lansing Branches

Shred bins will be available during normal lobby hours.

Oct. 9th – 22nd
(or until bins fill)



Members who participate in shredding will receive a free pumpkin (while supplies last). Please visit our website for shred rules and complete details.

Starting Oct. 15th

Holiday Loan

as low as

8.99%

APR*

12 month term
Up to \$2,500
No payments until 2026!*

*Promotional rate of 8.99% APR is accurate as of 10/15/2025, valid for a limited time, and subject to termination at any time without notice. Rate is based on creditworthiness. Not all members will qualify for the lowest rate. Rate is good for loan amounts up to \$2,500 and terms up to 12 months. No payments required for the first 90 days. Interest begins to accrue on the date of loan origination. At the lowest available rate, repayment schedule is 12 monthly payments of \$87.45 per \$1,000 borrowed.



ADVENTURE
RETIREMENT AND
INVESTMENT SERVICES

CHECKUPS ARE GOOD FOR YOUR FINANCIAL HEALTH.

Like annual physicals, a yearly financial checkup can help uncover hidden problems, inspire you to set new goals, provide information you need to improve your health, and help make sure you're on track for well-being. We specialize in thoughtful and personalized investment guidance aimed at keeping your finances and goals in shape.

Call today for more information
or to schedule a consultation.



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HOW WILL THE MERGER IMPACT ME?

What's Changing?

- After 11/1, digital banking users must:
 - access online banking from Adventurecu.org
 - download the Adventure CU mobile banking app
- Choice, Check Plus, and Kasasa Checking accounts will transition to Edge Checking
- Select savings accounts will be converted to an equivalent Adventure account; please visit website for complete details.

Plus, you gain access to our Contact Center with extended hours, additional branches and ATMs, and new products and services!

What's Staying the Same?

- Account number and routing number will stay the same
- Astera debit and credit cards will continue to work
- Astera checks will continue to work
- All automatic payments and deposits will carry over
- All Bill Pay payees and scheduled/recurring payments will carry over

Plus, all Astera branches and employees will still be available to serve you under the Adventure name.

LOCATIONS

GRAND RAPIDS

Corporate 630 32nd St. SE
Grandville 5165 Wilson Ave. SW
Kentwood 6672 Crossings Dr. SE
Plainfield 4211 Plainfield Ave. NE
Walker 2500 Alpine Ave. NW

IONIA

Ionia 3062 S. State Rd. (Inside Walmart)

LANSING

DeWitt 14049 Lindsey Ln.
Jolly Rd. 301 E. Jolly Rd.
Lake Lansing 2250 Lake Lansing Rd., Ste A
W. Saginaw 5615 W. Saginaw Hwy.



ADVENTURE
CREDIT UNION



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