

Welcome
Astera
members!

ADVENTURE
JOURNEYS
April 2025

Holiday Closings

Memorial Day Saturday, May 24th
Monday, May 26th

Juneteenth: Thursday, June 19th

Independence Day: Friday, July 4th
Saturday, July 5th

APRIL IS FINANCIAL LITERACY MONTH!

To celebrate, we're hosting in-person learning opportunities in Grand Rapids on April 17th and in Lansing on April 24th.



Class schedule:

Money Management:
Making The Most of Your Tax Return
(5:45pm to 6:30pm)

Homebuyers Seminar
(6:30pm to 7:15pm)

Please visit our website for complete details and to RSVP!



FINANCIALS

as of February 28, 2025

➤ **Assets:**
\$649,585,529

➤ **Loans:**
\$412,866,346

➤ **Shares & Deposits:**
\$567,395,602

➤ **Members:**
44,686



DIGITAL BANKING UPGRADE COMING APRIL 21ST!

Our new online banking site and mobile banking app will soon provide greater security and a more personalized digital banking experience.

What you need to know:

- Usernames and passwords will not change
- All transaction history and eStatements will carry over
- All BillPay settings and history will carry over

How to Prepare:

Please log in to our current online banking site before April 21st to ensure your contact information is up to date.

Visit our website for more information!



DO IT ALL WITH A HOME EQUITY LOAN

Whatever is on your to-do list, our home equity loans or lines of credit can help!



Home improvements



College expenses



Consolidate debts



Major purchases

Our lending experts make achieving your goals easy and affordable.

Visit our website to see special offers for a limited time!



NMLS#: 408846

FREE SHRED EVENT

Our corporate office in **Grand Rapids** will have a shred truck on site: **Saturday, April 26th from 9am to noon.***

Our **Ionia and Lansing area branches** will have locked shred bins available: **April 24th - May 1st.***

Restrictions: limit 3 boxes/bags of paper per person. Do not include binder clips, paper clips, or other large pieces of metal or plastic.

**Event may end sooner if truck or bins fill.*

PLAN WISELY. YOU WON'T GET A DO-OVER.

A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act—there are no do-overs in retirement planning. Now is the time to consider developing a strategy that can help you work toward your financial goals. We specialize in providing comprehensive, personalized financial guidance with the goal of maximizing every remaining moment of the retirement countdown.

Call today to learn more
or to schedule a consultation.

ANNUAL MEETING ANNOUNCEMENT

Our 90th Annual Meeting will be held on Monday, April 28th at 6:00 PM. The meeting will take place in-person at our corporate office, located at 630 32nd Street SE, Grand Rapids, MI 49548.

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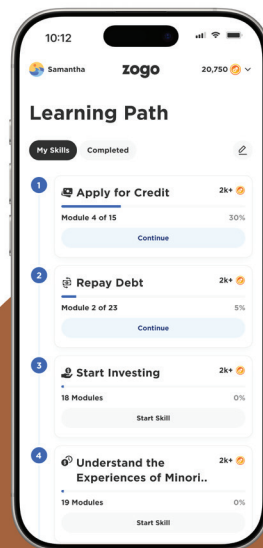
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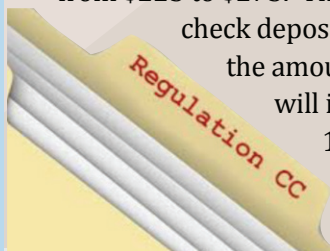
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CHANGES TO REG CC.

Effective July 1, 2025, Regulation CC, which implements the Funds Availability Act, is increasing the daily limits credit unions are required to make available "next day" on check deposits. Next day availability will increase from \$225 to \$275. The rules for placing a hold on check deposits will remain the same; only the amounts made available "next day" will increase. Additionally, on July 1st, the threshold for classifying a large deposit will increase from \$5,525 to \$6,725.



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MKT-00070-0317 Tracking #1-05246486 (Exp. 02/26)

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.



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