

Welcome Astera members!

ADVENTURE JOURNEYS

July 2025

Holiday Closings

Independence Day:	Friday, July 4 th Saturday, July 5 th
Labor Day:	Saturday, Aug. 30 th Monday, Sept. 1 st
Columbus/ Indigenous Peoples' Day:	Saturday, Oct. 11 th Monday, Oct. 13 th

Better Together.



Merger Update

On 11/1/2025, our merger into Adventure Credit Union will be complete. Our systems will be fully integrated, and we will operate as one credit union under the Adventure name. Please keep an eye on our website for more updates.



FINANCIALS

as of May 31, 2025



Assets:

\$645,457,814



Loans:

\$418,628,255



Shares & Deposits:

\$561,838,913



Members:

44,201

4%

APY*

EDGE CHECKING

Introducing 4% Edge Checking

If you currently have one of the following Astera checking account types, you will automatically be upgraded to Adventure's 4% Edge Checking on 11.1.2025.

- Check Plus Checking
- Choice Checking
- Kasasa Cash
- Kasasa Cash Back

With your new Edge Checking account, you can **earn up to \$400/year in dividends**. Members earn 4.07% APY on their Edge Checking balance (up to \$10,000) when they meet a few simple requirements.* If you fail to meet the requirements in a given month, there's no penalty or fee!

*APY = Annual Percentage Yield. Rate valid as of 7/1/2025 and is subject to change without notice. 4.07% APY is paid on balances up to \$10,000 provided the following qualifiers are met each monthly qualification cycle: 1) Twenty or more debit card purchases must post by 8:00 pm the last day of the month; 2) An ACH/Direct Deposit of at least \$100 per single deposit must post and clear the account within 30-days; 3) You must receive eStatements (no paper statements); 4) Must login to Online or Mobile Banking at least once during the month. If qualifiers are not met, 0.00% APY will be paid on all balances. Limit one account per individual. Personal accounts only. Primary account holder must be at least 18 years of age. Fees could reduce earnings.

More Locations to Serve You

Now that the merger with Adventure Credit Union is underway, **Astera members have gained access six new branch locations:**

LOCATION	LOBBY	DRIVE-THRU VIDEO TELLER	24 HOUR ATM
2250 Lake Lansing Road, Suite A Lansing, MI 48912	▲		▲
630 32nd Street SE Grand Rapids, MI 49548	▲	▲	▲
6672 Crossings Drive SE Grand Rapids, MI 49508	▲	▲	▲
5165 Wilson Avenue SW Wyoming, MI 49418	▲	▲	▲
4211 Plainfield Avenue NE Grand Rapids, MI 49525	▲	▲	▲
2500 Alpine Avenue NW Grand Rapids, MI 49544	▲	▲	▲

EARN UP TO \$500/YEAR* BY MAKING REFERRALS!

Scan the QR code to learn how sharing your love for the credit union can be seriously rewarding!



*Restrictions apply. Visit website for details.

IS SOCIAL SECURITY ENOUGH?



Whether you dream of traveling the world in retirement or simply wish to maintain your current lifestyle, your income from Social Security alone may not be enough. A balanced retirement plan can help supplement your Social Security income and assist you in tackling unexpected expenses.

Contact an Adventure Retirement and Investment Services' professional today and we'll figure out a plan to help you not just survive, but thrive in retirement.

James Bird
Financial Advisor - Manager
jimb@adventurecu.org
P 800.323.2129 x1205
F 616.514.1825

630 32nd Street SE
Grand Rapids, MI 49548
adventurecu.org

Ralph Kapalczynski
Financial Advisor
ralphk@adventurecu.org
P 800.323.2129 x1805
F 517.333.9857

5615 W. Saginaw Hwy
Lansing, MI 48917
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* Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Adventure Credit Union and Adventure Retirement and Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Adventure Retirement and Investment services, and may also be employees of Adventure Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Adventure Credit Union or Adventure Retirement and Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Adventure Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Adventure Credit Union for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. Adventure Credit Union is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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.

2025 SCHOLARSHIP WINNERS!



Paige

Paige is completing a 3-2 dual degree program at the University of Michigan and Albion College. Upon graduation, Paige plans to pursue a career in supply chain management or process improvement.



Joslyn

Joslyn is enrolled at Grand Valley State University, where she is pursuing a Bachelor's Degree in Biochemistry. Joslyn's ultimate career goal is to become a Pediatrician.



Claire

Claire has been accepted to the University of Detroit Mercy's MS Physician Assistant program. Upon graduation, Claire will pursue a career as a Physician Assistant



Payton

Payton is attending Franciscan University of Steubenville pursuing a Bachelor's of Science in Nursing. After graduation, she hopes to become either a Certified Registered Nurse Anesthetist (CRNA) or an Operating Room Nurse (ORN).



Lily

Lily is currently pursuing a bachelor's degree in interior design at Central Michigan University. After graduation, Lily intends to work as an interior designer.


ADVENTURE
CREDIT UNION



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