

Join Us in Celebrating International Credit Union (ICU) Day®

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

To celebrate, our branches will be serving cider and donuts at all of our branch locations.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.



Go with the Smart Option for your Holiday Shopping — *Open a Credit Card with Astera!*

- ✓ Contactless Cards
- ✓ Make payments online and in-branch
- ✓ Compatible with Astera Card Controls App
- ✓ Compatible with Digital Wallets (Google Pay, Apple Pay, Samsung Pay, etc.)
- ✓ Rewards and Low rate options



0% APR* for the first 12-months on balance transfers

2.00% APR* for the first 6 months on purchases

*APR = Annual Percentage Rate. Rates subject to change. Visit us online for additional product disclosures and current rates.



Protect yourself from Online Scams and Fraud this Holiday Season!

- 🔍 Watch out for the "Too Good To Be True" Scam
- 🔍 Consider using a credit card instead of a debit card
- 🔍 Check out as a Guest when possible
- 🔍 Don't use the same password for every account
- 🔍 Research any new and sketchy websites
- 🔍 Monitor your accounts using automatic alerts



The highest risk dates for fraud rates in December are the 5th, 12th, 13th, 14th, and 15th.

Holiday Closings

INDIGENOUS PEOPLE'S DAY/COLUMBUS DAY Monday, Oct. 14th



VETERANS DAY Monday, Nov. 11th

THANKSGIVING Thursday & Friday, Nov. 28th / 29th



CHRISTMAS EVE & CHRISTMAS DAY Tues. & Wed., Dec. 24th & 25th

NEW YEARS EVE & NEW YEARS DAY Tues. & Wed., Dec. 31st & Jan. 1st





Astera Credit Union Announces the Retirement of President/CEO Martin Carter

Following a 44-year career in credit unions and nearly a decade of dedicated leadership to Astera Credit Union, President/CEO Martin Carter will retire on

December 31, 2024.

Martin has been an instrumental figure in guiding Astera to achieve new levels of success and innovation since he joined the organization in July 2015. Martin's leadership has been characterized by a strong commitment to member service, community engagement, employee development, and financial growth. He was particularly passionate about enhancing members' financial health and wellbeing. During his time with Astera, Martin was instrumental in introducing several products and services designed to empower members to achieve their financial goals. Under his guidance, Astera expanded its offerings to better support members' long-term financial health and stability. In 2023, Astera's EmpowerMe! Financial Health Program received the CUNA Desjardins Adult and Youth Financial Education Award, which recognizes leadership within the credit union movement on behalf of financial literacy for members and nonmembers of all ages.

During his leadership, Martin also focused on ensuring the culture of his credit union supported employee growth, development, and a true dedication to employee happiness and wellbeing. Under his leadership, Astera has been recognized with several awards including "Top Work Places" by the Detroit Free Press in 2023 and "Best Credit Unions to Work For" by American Banker in 2023.

Reflecting on his career, Martin said, "It has been a privilege to lead Astera and work alongside such a talented and dedicated team. I'm incredibly proud of what we've achieved together, and I'm confident in the credit union's ability to continue to grow and serve its members with passion and dedication into the future."

The Board of Directors, employees, and members of Astera Credit Union express their sincere gratitude for Martin's vision, leadership, and commitment over the years. As we prepare to bid farewell to Martin at the end of this year, we want to thank him for his dedication to the Astera family and the credit union industry over the past 44 years. We wish him the best in his well-deserved retirement!

HAPPY
retirement



Is your house feeling too big or too small? Start dreaming of everything you want in your new home, then stop by Astera Credit Union. We can help you get pre-approved for your home loan, so you can know exactly how much home you can afford before you start your house hunt.

We offer a variety of home loan options, including:

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- First-Time Homebuyer Programs
- VA Loans
- FHA Loans
- And More

*For current rates and more information, visit us at www.asteracu.com.
Median income to be determined by Astera Credit Union.



Courtney Minor
Mortgage Loan Originator
517.321.5142

#courtneymortgagecorner
NMLS# 538398



www.AsteraCU.com

800.323.0048

At Astera our mission is to empower financial health and wellbeing in the communities we serve. That's why we are proud to offer these amazing financial services to our members.



Administrative Office 111 S. Waverly Rd., Lansing, MI 48917



NMLS #595108

W. Saginaw Hwy. Branch

5615 W. Saginaw Hwy.
Lansing, MI 48917

Jolly Rd. Branch

301 E. Jolly Rd.
Lansing, MI 48910

Ionia Branch

3062 S. State Rd.
Ionia, MI 48846
(Inside Walmart)

DeWitt Branch

14049 Lindsey Ln.
DeWitt, MI 48820