



#CUYouthMonth  
[cuna.org/youthmonth](http://cuna.org/youthmonth)

**the Power of Saving  
at Your Credit Union™**

## April 2023 is National Credit Union **Youth Month**

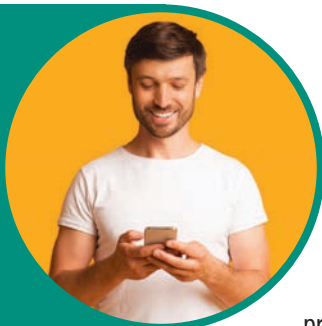
This year's National Credit Union Youth Month theme is "Unleash the Power of Saving at Astera Credit Union." Our goal is to encourage young members that there is power in saving, and we are here to help, no matter how big they are!

If you've been wondering how to empower your kids to start saving for their future, National Credit Union Youth Month is an excellent opportunity to start. Join us for our youth month promotions this April to encourage kids and teens to save regularly.

- Deposit \$100 into your youth account, and Astera will deposit \$10\*
- Open a youth account during April 2023, and Astera will cover your opening deposit of \$25\*\*

\*\$100 deposits must remain in the account for two (2) months. Must be 17 years or younger to enter. Visit [asteracu.com](http://asteracu.com) for additional rules and disclosures.

\*\*\$25 opening deposit promotion is only available for new youth accounts opened during April 2023. Visit [asteracu.com](http://asteracu.com) for more information.



## Take control of your financial future with LifeCents!

We know many people struggle to control their finances due to the current economy. **That's why Astera Credit Union has teamed up with LifeCents** to provide you with a personalized online financial education program. The LifeCents web app offers knowledge and resources to inspire and empower members to improve their financial health and well-being.

### LifeCents can help you:

- ✓ Better understand your current financial situation
- ✓ Improve your financial situation
- ✓ Get suggestions to help achieve your financial goals
- ✓ Learn sound financial principles
- ✓ Build habits that lead to sustained financial health

Money and finances often cause stress—LifeCents is designed to help alleviate that strain and help you gain more confidence in your finances. To take control of your finances, scan the QR code below and download the LifeCents web app today!



## Opportunity Loans

Have you ever found yourself struggling with loan approvals due to poor credit? The **Opportunity Auto Loan** can provide low-income members with financing for reliable transportation.\*\*

- Loan Amount: Up to \$18,000
- Rate: 15.99% APR\*
- Loan Term: Up to 72 Months
- Maximum mileage — 150k miles



The **Opportunity Tech Loan** will provide low-income members financing to purchase computer hardware, software, or other items.\*\*

- Loan Amount: \$300 – \$3,000
- Rate: 0.00% APR\*
- Loan Term: 12 – 60 Months

\*APR = Annual Percentage Rate. This is a limited offer. Rate is subject to change without notice. Please contact Astera Credit Union for latest rate. Additional restrictions may apply.

\*\*Visit us online for additional details, rates, and disclosures.



## SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)



Changed is a debt repayment app that uses your spare change from everyday purchases to pay your debt faster. Plus, it's FREE to all Astera Credit Union members! Debt repayment can feel overwhelming often, no matter what stage you're at in life. That's why the Changed App has a straightforward mission: **Make debt repayment easy.**

If you've been struggling to pay your bills and wished a financial app could help you pay off more than just student loans, then you're in luck! Changed now offers the same fantastic debt repayment service for Mortgage Loans, Auto Loans, Personal Loans, and more to come!



Learn more at:

[www.gochanged.com/partner\\_asteracu](https://www.gochanged.com/partner_asteracu)

### Holiday Closings

#### MEMORIAL DAY

Monday, May 29th

#### INDEPENDENCE DAY

Tuesday, July 4th



[www.AsteraCU.com](https://www.AsteraCU.com)

800.323.0048



NMLS #595108

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

#### 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

#### DeWitt Branch

14049 Lindsey Ln.  
DeWitt, MI 48820



**Start your Spring off right  
with a Home Loan  
from Astera!**

Spring is the perfect time to say yes to a new start in a new home. 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



**Courtney Minor**  
Mortgage Loan Originator  
517.321.5142

#courtneymortgagecorner  
NMLS# 538398

\*For current rates and more information, visit us at [www.asteracu.com](https://www.asteracu.com).

Median income to be determined by Astera Credit Union.

### ANNUAL MEETING

WEDNESDAY, MAY 17, 2023 • 6 PM

Admin Office: 111 S. Waverly Rd.  
Lansing, MI 48917

