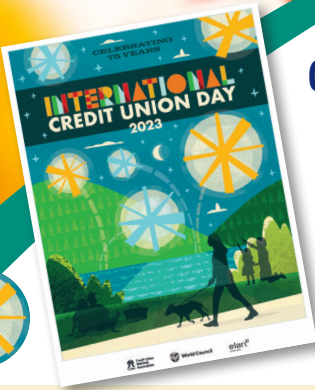


INTERNATIONAL CREDIT UNION DAY



Celebrate International Credit Union Day all October!

International Credit Union Day (ICU Day) exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

Since its inception in 1948, International Credit Union Day has been celebrated through outreach, volunteering, fundraising and other activities. In 2023, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating members the world over.

Celebrate International Credit Union Day all October when you stop into a branch.

Enter for a chance to win one of two gift baskets being given away at each of our branch locations.*

*Winners will be randomly selected from all entries at each branch. Entrants are only eligible to win one gift basket from any branch. Pulling a duplicate winning member will result in a redraw for that gift basket.

HOME BASKET



CAR BASKET



NEW MEMBER REFERRAL PROMO - OCTOBER 2023

Receive your reward today for new member sign ups.

- \$100 will be deposited into the new member account.
- \$50 will be deposited into the referral's account.

Requirements:

- Both members must have a checking account
- Both members must sign up for e-statements
- Both accounts must be in good standing for 90 days

*Promotion only valid October 2023. Must be opened in-branch. Payouts will be made 90 days after account opening upon meeting all qualifications of the promotion. Only 1 new member or referral payout will be honored regardless of the number of referrals made.



Holiday Closings

INDIGENOUS PEOPLE'S DAY/COLUMBUS DAY Monday, Oct. 9th



VETERANS DAY Saturday, Nov. 11th

THANKSGIVING Thursday & Friday, Nov. 23rd /24th



CHRISTMAS DAY Monday, Dec. 25th

NEW YEARS DAY Monday, Jan. 1st



Settle into Fall with a Home Mortgage with Astera!

Fall is the perfect time to settle into 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. Median income to be determined by Astera Credit Union.

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.



In 2022 an average of
3.85%
of transactions were
fraudulent.

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



7 Tips to Avoid Online Shopping Scams

- ✗ 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.

It's Easy!

Don't take out a loan from a cash advance store for your Holiday shopping this year, you'll pay outrageous interest rates! Astera has you

**SNAP
CASH**

covered with our
new pay day
alternative loan,
Snap Cash!



Get approved in 60 seconds with just 6 clicks.
Apply online through the Astera mobile app.



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

DeWitt Branch
14049 Lindsey Ln.
DeWitt, MI 48820