



# A New Adventure Begins



As of Jan. 1st, Astera Credit Union is now a division of Adventure Credit Union. In 2025, you will see the name “Astera a Division of Adventure Credit Union” or simply “Adventure Credit Union” used online, in-person, and on printed materials. While our name is changing, you will still receive the same great service. All of our employees and branch locations will be retained.

**At this time, you should continue using your Astera accounts, cards, checks, and digital services without interruption.**

Merging two credit unions into one organization takes time. We expect our systems to be fully integrated on November 1st.

**Here are some of the exciting benefits of the merger coming in 2025:**

- ✓ Upgraded digital banking site and mobile app (coming in April!)
- ✓ Contact center with extended hours
- ✓ More branch locations in Lansing and Grand Rapids
- ✓ Expanded products and services

Throughout the merger process, our teams will work diligently to limit member impact and communicate changes proactively. Please make sure your contact information on file is up to date!

## Meet Our New CEO



*Amanda Garabedian*

Amanda joined Adventure in 2019 as the credit union’s Chief Operating Officer. She was promoted by the Board of Directors to President/CEO in 2023. She has nearly 20 years of experience in credit union leadership and financial technologies. She holds a bachelor’s degree in finance and economics, as well as a Master of Business Administration. Outside of work, Amanda enjoys spending time with her family and running.



**Wondering how to make the best use of a big tax refund? Open a *Save to Win* account to earn a great dividend and chances to win monthly and quarterly cash prizes!**

### Getting started is easy!

- ❖ Earn your first drawing entry when you open a 12-month Save to Win share certificate with at least \$25.
- ❖ Keep making deposits! Earn additional drawing entries for every \$25 saved.
- ❖ You could win cash prizes up to \$1,000 every month and \$5,000 every quarter!



Scan for a complete list of *Save to Win* prizes and program rules.

**CLOSED**  
Sat., JAN 18th & Mon., JAN 20th  
in observance of



**MARTIN LUTHER KING JR. DAY**

**CLOSED**  
Sat, FEB 15th & Mon, FEB 17th  
in observance of  
**PRESIDENTS' DAY**



# Special Loan Offer | Earn up to \$300!\*

Here's a special offer to welcome you to Adventure Credit Union! Earn up to \$300 in cash bonuses\* when you open a new loan(s) with Astera a Division of Adventure Credit Union. Or obtain a new first mortgage and we'll waive our standard \$495 processing fee!\*\*

Loan Amount	Cash Bonus
\$5,000 to \$19,999	\$100
\$20,000 to \$49,999	\$250
\$50,000+	\$300

Terms: Offer valid on new money only; Adventure will not refinance its own loans or loans held by Astera Credit Union. Offers are valid for Astera members established before 1/1/2025; membership must be in good standing. Loans must be funded by 3/31/2025 to qualify. \*Cash bonus offer is not valid on first mortgages or indirect auto loans. If multiple loans are funded, incentive will be paid based on the total amount borrowed. Incentives will be paid as a deposit to your Astera savings account no later than April 30, 2025. \*\*Minimum mortgage balance of \$100,000 required for offer.

## 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.

## Get cozy with a new home this winter



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.



**Courtney Minor**  
Mortgage Loan Originator  
517.321.5142

#courtneymortgagecorner  
NMLS# 538398

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](http://www.asteracu.com). Median income to be determined by Astera Credit Union.



Visit our website to learn more about the free tools we offer to empower your financial health.

[www.AsteraCU.com](http://www.AsteraCU.com)  
800.323.0048

**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