



# ADVENTURE Journeys

April 2025

## Holiday Closings

<b>Memorial Day</b>	Saturday, May 24 <sup>th</sup> Monday, May 26 <sup>th</sup>
<b>Juneteenth:</b>	Thursday, June 19 <sup>th</sup>
<b>Independence Day:</b>	Friday, July 4 <sup>th</sup> Saturday, July 5 <sup>th</sup>

## APRIL IS FINANCIAL LITERACY MONTH!

To celebrate, we're hosting in-person learning opportunities in Grand Rapids on April 17th and in Lansing on April 24th.



### Class schedule:

Money Management:  
Making The Most of Your Tax Return  
(5:45pm to 6:30pm)

Homebuyers Seminar  
(6:30pm to 7:15pm)

Please visit our website for complete details and to RSVP!



## FINANCIALS

as of February 28, 2025

- **Assets:**  
\$649,585,529
- **Loans:**  
\$412,866,346
- **Shares & Deposits:**  
\$567,395,602
- **Members:**  
44,686



## DO IT ALL WITH A HOME EQUITY LOAN

Whatever is on your to-do list, our home equity loans or lines of credit can help!

- ✓ Home improvements
- ✓ College expenses
- ✓ Consolidate debts
- ✓ Major purchases

Our lending experts make achieving your goals easy and affordable.

Visit our website to see special offers for a limited time!



NMLS#: 408846

## REFER-A-FRIEND, YOU'LL BOTH EARN \$50!

Adventure is now offering members the opportunity to earn up to \$500/year simply by referring their friends and family to the credit union.

To receive your rewards, your friend needs to join the credit union as a new member and complete a few simple requirements.\*



Visit our website to get started!

*\*To be eligible for participation, advocates must be current members in good standing with a valid email address on file. The referred friend must not be a current Adventure Credit Union or Astera Credit Union member. To qualify for the \$50 reward, the referred friend must: 1. Open a new membership with Adventure Credit Union; 2. Enroll in eStatements; 3. Set up and receive a direct deposit of \$100 or more in a single transaction; 4. Keep the account open and in good standing for at least 30 days. Failure to meet the qualifications will result in both parties being ineligible for reward payout.*

# FREE SHRED EVENT



Our corporate office in **Grand Rapids** will have a shred truck on site: **Saturday, April 26th from 9am to noon.\***



Our **Ionia and Lansing area branches** will have locked shred bins available: **April 24th - May 1st.\***

**Restrictions:** limit 3 boxes/bags of paper per person. Do not include binder clips, paper clips, or other large pieces of metal or plastic.

*\*Event may end sooner if truck or bins fill.*

## PLAN WISELY. YOU WON'T GET A DO-OVER.



A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act—there are no do-overs in retirement planning. Now is the time to consider developing a strategy that can help you work toward your financial goals. We specialize in providing comprehensive, personalized financial guidance with the goal of maximizing every remaining moment of the retirement countdown.

Call today to learn more or to schedule a consultation.

# ANNUAL MEETING ANNOUNCEMENT

Our 90th Annual Meeting will be held on Monday, April 28th at 6:00 PM. The meeting will take place in-person at our corporate office, located at 630 32nd Street SE, Grand Rapids, MI 49548.

## zogo

### Get Smart, Get Paid - Financial Literacy Made Rewarding!

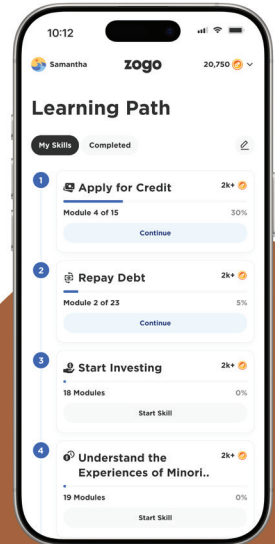
We partner with the app that pays you to learn financial literacy.

Download Zogo today!

Enter access code:

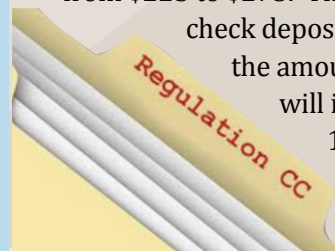
**ADVENTURE**

Sponsored by



## CHANGES TO REG CC.

Effective July 1, 2025, Regulation CC, which implements the Funds Availability Act, is increasing the daily limits credit unions are required to make available "next day" on check deposits. Next day availability will increase from \$225 to \$275. The rules for placing a hold on check deposits will remain the same; only the amounts made available "next day" will increase. Additionally, on July 1st, the threshold for classifying a large deposit will increase from \$5,525 to \$6,725.



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MKT-08075-0317 Tracking #1-5546486 (Exp. 02/26)

## 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

### LANSING

**Lake Lansing** 2250 Lake Lansing Rd, Suite A

## HOURS

**Mon - Tues** 9am - 5pm  
**Wednesday** 10am - 5pm  
**Thur - Fri** 9am - 5pm  
**Saturday** 9am - Noon  
at select locations, text "branch" to 800-323-2129 for details



# ADVENTURE

CREDIT UNION



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