

ADVENTURE *J*ourneys

October 2024

Holiday Closings

Columbus/ Indigenous Peoples' Day:	Saturday, Oct. 12 th Monday, Oct. 14 th
Veterans Day:	Saturday, Nov. 9 th Monday, Nov. 11 th
Thanksgiving:	Thursday, Nov. 28 th Friday, Nov. 29 th Saturday, Nov. 30 th
Christmas:	Tuesday, Dec. 24 th (closing at 12:30pm) Wednesday, Dec. 25 th
New Year:	Tuesday, Dec. 31 st (closing at 12:30pm) Wednesday, Jan. 1 st

IN-PERSON LEARNING EVENTS ON OCT. 16TH

Join us at our 32nd Street branch for these free classes!



Basics of Finance Class

5:45 - 6:30pm

LEARN HOW TO:

- Meet your needs and obligations
- Save for the future
- Be smart with credit & borrow responsibly



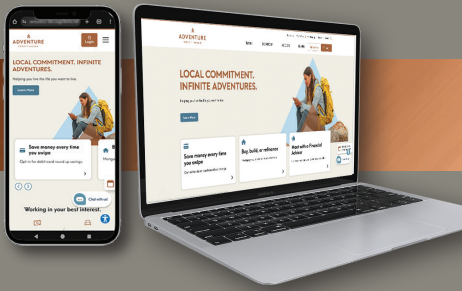
Homebuyers Seminar

6:30 - 7:15pm

LEARN ABOUT:

- A variety of mortgage options
- Down payment assistance
- What's needed for preapproval

Please RSVP on our website by Oct. 11th.



AdventureCU.org will be updated soon!



INTERNATIONAL CREDIT UNION DAY

Join us Oct. 15th through 19th as we celebrate the **76th annual International Credit Union Day!** There will be snacks and fun giveaways in the branches, in addition to **free shredding events:**

Grand Rapids Event

Shred Day & Electronics Recycling



Trucks on site at
630 32nd Street SE
Grand Rapids, MI 49548

Sat., Oct. 19th 11am - 2pm
(or until trucks fill)

Lansing Branches

Shred bins available at both Lansing branches.

Oct. 10th - 24th
(or until bins fill)



Members who participate in shredding will receive a free pumpkin (while supplies last). Please visit our website for shred rules and complete details.



FINANCIALS

as of August 31, 2024

- **Assets:**
\$440,065,081
- **Loans:**
\$293,237,491
- **Shares & Deposits:**
\$374,851,388
- **Members:**
30,835



ADVENTURE *gives*

In just eight months' time, our Adventure Gives program has had:

36  Community Events	472  Volunteer Hours	81  Employee Volunteers	\$22,075  Donations & Sponsorship
--	--	---	---

Follow us on social media to see photos from all of our volunteer events.

CHECKUPS ARE GOOD FOR YOUR FINANCIAL HEALTH.



Like annual physicals, a yearly financial checkup can help uncover hidden problems, inspire you to set new goals, provide information you need to improve your health, and help make sure you're on track for well-being. We specialize in thoughtful and personalized investment guidance aimed at keeping your finances and goals in shape.

Call today for more information or to schedule a consultation.



James Bird
Financial Advisor - Manager
jimb@adventurecu.org
P 800.323.2129 x1205
F 616.514.1825

630 32nd Street SE
Grand Rapids, MI 49548
adventurecu.org



Ralph Kapalczynski
Financial Advisor
ralphk@adventurecu.org
P 800.323.2129 x1805
F 517.333.9857

6250 S. Cedar Street, Suite 14
Lansing, MI 48911
adventurecu.org

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Adventure Credit Union and Adventure Retirement and Investment services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Adventure Retirement and Investment services, and may also be employees of Adventure Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Adventure Credit Union or Adventure Retirement and Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency Not Credit Union Guaranteed Not Credit Union Deposits or Obligations May Lose Value

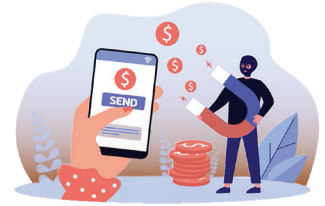
Adventure Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Adventure Credit Union for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. Adventure Credit Union is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

MMT-98089-0122 Tracking # 1-15220943 (Exp. 1/24)

The 10/2 Rule

The 10/2 rule can be applied to just about every potentially fraudulent situation you might face. It's very easy to remember and simple to use!

Here's how it works: When confronted with a situation that seems suspicious, threatening, or too good to be true, take 10 minutes to consider it and talk with 2 trusted people in your life.



Fraudsters love to push people to act without thinking. The 10/2 rule can help you avoid their traps. To learn more, visit our website.

Starting Oct. 15th

Holiday Loan

as low as

9.49% APR*

12 month term

Up to \$2,500

No payments until 2025!*

*Promotional rate of 9.49% APR is accurate as of 10/15/2025, valid for a limited time, and subject to termination at any time without notice. Rate is based on creditworthiness. Not all members will qualify for the lowest rate. Rate good for loan amounts up to \$2,500 and terms up to 12 months. No payments required for the first 90 days. Interest begins to accrue on the date of loan origination. At the lowest available rate, repayment schedule is 12 monthly payments of \$87.68 per \$1,000 borrowed.



LOCATIONS

GRAND RAPIDS

Corporate 630 32nd Street SE
 Grandville 5165 Wilson Ave. SW
 Kentwood 6672 Crossings Drive SE
 Plainfield 4211 Plainfield Ave. NE
 Walker 2500 Alpine Ave. NW

LANSING

Lake Lansing 2250 Lake Lansing Road, Suite A
 South Cedar 6250 S. Cedar Street, Suite 14

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



M.P.O. Box 895, Grand Rapids, MI 49518 • P 800.323.2129 • W AdventureCU.org

