

# Current Rates

Effective March 20, 2025

The rates listed are standard rates and are subject to change without notice according to market conditions. Please contact the credit union about current and/or special rates and programs at 563-355-0152 or 800-426-5241, or visit our website at [www.ascentra.org](http://www.ascentra.org).

## Savings Yields

	Dividend Rate	Annual Percentage Rate Yield (A.P.Y.)
Membership Share .....	0.05%	0.05% A.P.Y.
Club Savings.....	0.05%	0.05% A.P.Y.
Vacation Club*		
Money Market Savings (Balance \$100,000 & over) .....	0.35%	0.35% A.P.Y.
(Balance \$75,000 to \$99,999.99).....	0.30%	0.30% A.P.Y.
(Balance \$50,000 to \$74,999.99).....	0.25%	0.25% A.P.Y.
(Balance \$25,000 to \$49,999.99).....	0.20%	0.20% A.P.Y.
(Balance \$10,000 to \$24,999.99).....	0.15%	0.15% A.P.Y.
(Balance \$1,000 to \$9,999.99).....	0.10%	0.10% A.P.Y.
A+ Checking.....	0.05%	0.05% A.P.Y.
Economy Checking.....	0.05%	0.05% A.P.Y.
Members Choice Checking* .....	0.05%	0.05% A.P.Y.
Investor's Choice Checking (Balance \$100,000 & over) .....	0.45%	0.45% A.P.Y.
(Balance \$75,000 to \$99,999.99).....	0.35%	0.35% A.P.Y.
(Balance \$50,000 to \$74,999.99).....	0.30%	0.30% A.P.Y.
(Balance \$25,000 to \$49,999.99).....	0.25%	0.25% A.P.Y.
(Balance \$10,000 to \$24,999.99).....	0.20%	0.20% A.P.Y.
Business Share Draft Account.....	0.05%	0.05% A.P.Y.
Business Share Account.....	0.05%	0.05% A.P.Y.
IRA Savings (Traditional & Roth) .....	0.30%	0.30% A.P.Y.
All Purpose Account.....	0.05%	0.05% A.P.Y.
Escrow Savings .....	0.05%	0.05% A.P.Y.
Health Savings.....	0.30%	0.30% A.P.Y.
First-Time Home Buyers Savings.....	0.30%	0.30% A.P.Y.

\*Members Choice Checking Accounts and Vacation Club Accounts are no longer available to open.

### Certificates of Deposit\*

3 Month Certificate of Deposit (Non-IRA Only).....	0.20%	0.20% A.P.Y.
6 Month Certificate of Deposit (Non-IRA Only).....	0.50%	0.50% A.P.Y.
9 Month Certificate of Deposit (Non-IRA Only).....	0.55%	0.55% A.P.Y.
12 Month Certificate of Deposit (IRA & Non-IRA) .....	0.60%	0.60% A.P.Y.
15 Month Certificate of Deposit** (IRA & Non-IRA).....	3.92%	4.00% A.P.Y.
18 Month Certificate of Deposit (IRA & Non-IRA) .....	0.65%	0.65% A.P.Y.
19 Month Certificate of Deposit*** (IRA & Non-IRA) .....	4.02%	4.10% A.P.Y.
24 Month Certificate of Deposit (IRA & Non-IRA) .....	0.75%	0.75% A.P.Y.
26 Month Certificate of Deposit† (IRA & Non-IRA) .....	4.11%	4.20% A.P.Y.
30 Month Certificate of Deposit (IRA & Non-IRA) .....	0.85%	0.85% A.P.Y.
36 Month Certificate of Deposit (IRA & Non-IRA) .....	1.00%	1.00% A.P.Y.
48 Month Certificate of Deposit (IRA & Non-IRA) .....	1.19%	1.20% A.P.Y.
60 Month Certificate of Deposit (IRA & Non-IRA) .....	1.49%	1.50% A.P.Y.

\*All certificates are renewable with a 10 day grace period. Minimum deposit is \$500. There is a penalty for early withdrawal.

\*\* Upon maturity, the 15-month certificate will renew to a 12-month certificate. \*\*\*Upon maturity, the 19-month certificate will renew to an 18-month certificate. † Upon maturity, the 26-month certificate will renew to a 24-month certificate.

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## Loan Rates

<b>Home Loans &amp; Other Consumer Loans</b>	<b>A.P.R.</b>
First Mortgage (Fixed & Variable Rates**) .....	**
10 & Done Mortgage Freedom Loan .....	**
Home Equity Line of Credit.....	7.50% APR Variable (Rate Based on LTV)
Home Equity Fixed Loan .....	6.00 - 6.75% APR (Fixed APR financing for up to 90% of home's tax-assessed value)
Home Equity Fixed Loan .....	7.50 - 8.00% APR (Fixed APR financing for up to 100% of home's tax-assessed value)
Visa Platinum Credit Card .....	2.99% APR* (*Balance transfer rate for the first six months, then 9.88% APR with approved credit)
Signature Line of Credit.....	13.50% APR Variable
Signature .....	11.50% APR

### Automobile (New & Used)

<b>Term</b>	<b>A.P.R.*</b>
24-60 Months (2023-2025) .....	5.25%
72 Months (2022-2025) .....	5.75 - 6.00%
84 Months (2024-2025) .....	6.00%
24-60 Months (2021-2022) .....	5.75 - 6.00%
24-48 Months (2018-2020) .....	6.25 - 6.50%
24-48 Months (2016-2017) .....	7.00 - 7.25%
24-36 Months (2015 or older).....	9.50 - 10.00%
Motor Homes, Travel Trailers, Boats.....	7.75 - 9.50%
Motorcycle Loans (2016-2025) .....	5.25 - 7.25%
Motorcycle Loans (2015 or older).....	9.50 - 10.00%

**\*\*Call for current rates and programs or go to [www.ascentra.org](http://www.ascentra.org).**

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All fixed loan rates listed above are based on credit score and automatic payment.

\*APR = Annual Percentage Rate. Rate based on approved credit. Current rate as low as 5.25% APR for 60 months on 2023 or newer vehicle, includes automatic payment rate discount. Rate subject to change. Limited time offer. The first payment will be applied to the interest accrued from the date the loan was funded and then remaining funds to the principal. Example payment: \$25,000 auto loan with the term of 60 months and a fixed rate of 5.25% APR would result in a monthly payment of \$474.75.