

# The benefits of membership.

If you're tired of business as usual, expect business *unusual* at Ascend Federal Credit Union.

Ascend has checking and savings accounts. We also have mortgage and vehicle loans, credit cards, ATMs – basically the same products you'll find anywhere.

## But Ascend is different.

Ascend is a non-profit financial cooperative mutually owned and governed by the members we serve. We have better rates and fewer fees than the other guys. We also have a ton of free services like an app for mobile devices, electronic bill payment, a health savings account, youth accounts, financial education seminars, and much more.

## Ascend offers you advantages others don't:

**You're in exclusive company.** Unlike a bank, not everyone can join Ascend. We would like to offer membership to everyone, but our membership is limited by the federal government. However, because your employer or association has partnered with the credit union, you and your family are eligible for membership. Ascend offers a sense of community far beyond what you'll experience as just another bank "customer."

**A better place to borrow money.** As a financial cooperative, credit unions are able to recycle profits into lower loan rates and fewer fees than our competitors.

**We're all in it together.** As an Ascend member, you're also a co-owner with a voice in how the credit union is run and an equal share in its success. When individual members thrive, we all win.

**Uncommon personal service.** Warm smiles. Personal attention. Thoughtful solutions. At the heart of our commitment to superior service is the belief that every member's dreams can become real when we work together.

To learn more about Ascend or to find your nearest financial center, visit [AscendFCU.org](http://AscendFCU.org)

Federally insured by the NCUA.  
[AscendFCU.org](http://AscendFCU.org) // 800-342-3086



All loans subject to credit approval.



## TAKE 5!

Five minutes.  
Five benefits.  
Five dollars.

## Got five minutes?

Take this valuable coupon to your nearest Ascend Federal Credit Union financial center. We will make the initial \$5 deposit to open your savings account. If you also apply for a checking account and register for payroll deduction or direct deposit, your first box of checks will be free. We realize your time is valuable, and we will do everything we can to make opening an account with us as quick and convenient for you as possible.

## Why Ascend?

### Consider these five benefits:

- A value-added checking account.
- A mobile app, free online account access and bill payment.
- Fee-free access to more than 50,000 ATMs worldwide.
- Direct deposit, payroll deduction, health savings accounts, financial education seminars, and much more.
- Mortgage and consumer loans with great rates and reasonable terms.

