

Are you ready
for the road
ahead?



BRANCH LOCATIONS

FREEDOM IN MOTION

BETTENDORF 1710 Grant Street
LOBBY M-F 9AM - 5:30PM
Sat 9AM - 12PM
DRIVE UP M-F 7AM - 6PM
Sat 9AM - 12PM

DAVENPORT 1515 West 53rd Street
LOBBY M-F 9AM - 5:30PM
Sat 9AM - 12PM
DRIVE UP M-F 9AM - 6PM
Sat 9AM - 12PM

DAVENPORT 1710 West 3rd Street
LOBBY M-F 9AM - 5:30PM
Sat 9AM - 12PM
DRIVE UP M-F 9AM - 6PM
Sat 9AM - 12PM

MUSCATINE 2419 Park Avenue
LOBBY M-Th 9AM - 5:30PM
Fri 8AM - 5:30PM
Sat 9AM - 1PM
DRIVE UP M-Th 9AM - 6PM
Fri 8AM - 6PM
Sat 9AM - 1PM

MOLINE 3005 7th Street
LOBBY M-F 9AM - 5:30PM
Sat 9AM - 12PM
DRIVE UP M-F 9AM - 6PM
Sat 9AM - 12PM



Listening, caring, doing what's right.

563-355-0152 • 800-426-5241
www.ascentra.org



PROGRAMS
DESIGNED FOR
ages
18-22

On the road to financial independence.



Gain financial independence no matter what direction you're heading.

Now that you've reached the adult age of 18, it's important to manage your finances and build good credit for the future.

We have experienced staff that can help guide you through financial decisions and create a program to get you started.

COLLEGE KIT

A complete college kit is available to those who qualify. Get ready for college and line up all the financial services you need. The kit includes:

- Checking Account with VISA Debit Card
- Savings Account
- Credit Card
- Online banking and SARA 24-Hour TeleService

BASE SHARE SAVINGS

Depositing just \$25 establishes your membership in the credit union. Dividends (interest) are paid monthly on the average daily balance of the account.

VACATION CLUB SAVINGS

Now you can easily save for your next vacation through direct deposit or payroll deduction and earn interest on your balance. You can withdraw the money at any time.

CHRISTMAS CLUB SAVINGS

Start saving for your Christmas gift-giving today and earn interest on the balance. We make saving easy through direct deposit or payroll deduction into your account. The balance in the account is automatically deposited into your share savings or checking account the first of October leaving you plenty of time for holiday shopping.

INVESTMENTS

Open a Certificate of Deposit with just \$500 for any term (length of maturity) from 3 months to 5 years. Dividends are earned daily and posted monthly on certificates, and the annual percentage yield (interest earned) is based on the term. There are penalties for early withdrawal.

CHECKING

All Ascentra checking accounts offer the following benefits:

- Free Online BillPayer
- ATM or Debit Card for qualifying members
- Get up to .50% APR discount on many new fixed rate loans when you set up automatic payment. Ask any Account Officer for additional information.

FREEBEE CHECKING

- No minimum balance required
- No monthly service charge
- No per-check charges
- Unlimited transactions
- Non-interest bearing
- Free box of standard checks with new account

ECONOMY CHECKING

- No minimum balance required
- \$.20 per check processing
- Earn monthly dividends on average daily balance of \$1,000 or more
- Free box of standard checks with new account
- Overdraft protection

A+ CHECKING

Maintain a \$10,000 relationship (total balances in savings, checking, and/or loans including First Mortgage and VISA credit card) to be eligible.

- Monthly dividends on average daily balance of \$1,000 or more
- Money orders and corporate checks (up to 10 per day)
- Free box of standard checks with each check order
- Overdraft protection
- No monthly fee with minimum balance of \$300 (\$5 fee if account falls below minimum on any day)

VISA DEBIT CARD

Use your VISA Debit Card as an ATM card or use it like a credit card to make purchases. The amount of your purchase comes out of your checking account as if it were a check.

ATM CARD

For quick cash anywhere, you can find an ATM machine 24-hours a day, 7 days a week. There is no surcharge if you use an ATM with the Privileged Status logo displayed.

CREDIT CARDS

Start building good credit with our VISA credit card. There is no annual fee, no transaction fee, a low-variable interest rate and fraud protection. A 25-day grace period means when you make a purchase, you have 25 days to pay off your credit card before interest is charged to the account.

LOANS

Our easy loan process allows you to apply on-line at www.ascentra.org, over the phone or in person.

VEHICLE LOANS

We have several payment options and terms to fit your individual budget needs and keep your payments affordable.

COMPUTER LOANS

We can get you surfing the net in no time with our great rates and terms on computer loans.

STUDENT LOANS

Ask an Account Officer for a student loan packet or go online to www.ascentra.org for applying online.

MORTGAGE LOANS

We offer multiple options in competitive fixed (15, 20, 30-year) and adjustable rates (ARMs). Loan pre-approvals can be completed in less than 24 hours. Pre-qualify to find out what you can afford before shopping. Ask us how.

ONLINE ACCOUNT ACCESS

While you surf the net, you can easily transfer money over a secure line from or to accounts, and get checking account balances, at no cost through www.ascentra.org. Call us to apply and to set up your personal password.

SARA 24-HOUR TELESERVICE

With your personal password you can check your balances, transfer funds and much more at no charge through our SARA 24-Hour TeleService at 563-355-0152 or 800-426-5241.

SCHOLARSHIPS AVAILABLE

Each year the credit union awards two \$1,000 college scholarships – one to a high school junior or senior and the other to a non-traditional student that has already earned a high school diploma or GED. The scholarship may be used to help cover college expenses at any accredited undergraduate, graduate, or vocational school. Scholarship requirements and application are available online at www.ascentra.org, or give us a call and we'll mail a packet to you. Packets are available in November and applications are due in February. Deadlines are specified each year in the packet.