

Experience the rewards of smart savings.



BRANCH LOCATIONS

SAVING & INVESTING

BETTENDORF 1710 Grant St

MONDAY - FRIDAY	SATURDAY
LOBBY 9AM - 5:30PM	LOBBY 9AM - 12PM
DRIVE UP 7AM - 6PM	DRIVE UP 9AM - 12PM

CLINTON 1116 South 14th St • 563-243-6320

MONDAY - THURSDAY	SATURDAY
LOBBY 9AM - 5PM	LOBBY 9AM - 12PM
DRIVE UP 7:30AM - 5:30PM	DRIVE UP 7:30AM - 12:30PM

Open **FRIDAYS** til 6PM

CLINTON 1702 North 2nd St • 563-243-6320

MONDAY - THURSDAY	SATURDAY
LOBBY 9AM - 5PM	LOBBY 9AM - 12PM
DRIVE UP 7:30AM - 5:30PM	DRIVE UP 7:30AM - 12:30PM

Open **FRIDAYS** til 6PM

DAVENPORT 1515 West 53rd St

MONDAY - FRIDAY	SATURDAY
LOBBY 9AM - 5:30PM	LOBBY 9AM - 12PM
DRIVE UP 9AM - 6PM	DRIVE UP 9AM - 12PM

DAVENPORT 1710 West 3rd St

MONDAY - FRIDAY	SATURDAY
LOBBY 9AM - 5:30PM	LOBBY 9AM - 12PM
DRIVE UP 9AM - 6PM	DRIVE UP 9AM - 12PM

LECLAIRE 949 Mississippi View Ct

MONDAY - THURSDAY	SATURDAY
LOBBY 9AM - 5PM	LOBBY 9AM - 12PM
DRIVE UP 9AM - 5:30PM	DRIVE UP 9AM - 12PM

FRIDAYS
LOBBY 9AM - 6PM
DRIVE UP 7:30AM - 6PM

MOLINE 3005 7th St

MONDAY - FRIDAY	SATURDAY
LOBBY 9AM - 5:30PM	LOBBY 9AM - 12PM
DRIVE UP 9AM - 6PM	DRIVE UP 9AM - 12PM

MUSCATINE 2419 Park Ave • 563-263-1470

MONDAY - THURSDAY	SATURDAY
LOBBY 9AM - 5:30PM	LOBBY 9AM - 1PM
DRIVE UP 9AM - 6PM	DRIVE UP 9AM - 1PM

Open **FRIDAYS** at 8AM

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



Planting the seeds for growth.



Listening, caring, doing what's right.



SAVING & INVESTING

BASE SHARE SAVINGS

Dividends are paid on average daily balances of \$100 or more. Members under 18 years old receive dividends regardless of balance.

Start with the basics. Depositing and maintaining a \$5 balance in your base share savings account establishes your membership with Ascentra and ensures one voting share in the credit union.

ALL PURPOSE SHARE

- Monthly dividends on average daily balance
- Unlimited transactions
- Can be used for any purpose you decide, including overdraft protection

CHRISTMAS CLUB

Get ahead of the holiday rush by saving with the Christmas Club.

- Convenient payroll deduction deposits
- No minimum balance
- Monthly dividends based on average daily balance
- Funds transferred to checking or another savings account the first of October
- Not accessible for overdraft protection

VACATION CLUB

Take a much needed break without breaking the bank. The Vacation Club account makes saving for that dream getaway simple and rewarding.

- No restriction on withdrawals
- No minimum balance required
- Unlimited transactions
- Monthly dividends based on average daily balance
- Not accessible for overdraft protection

CERTIFICATE OF DEPOSIT

Lock in a higher interest rate by choosing an Ascentra Certificate of Deposit.

- Can be opened with \$500. Members under 18 years of age may open with just \$250
- Interest compounded daily
- Interest credited to account monthly
- Terms range from 3-60 months
- Dividend rate is .10% higher on certificates of deposit with a balance of \$50,000 or more
- CDs can also be designated as Traditional or Roth IRAs

IRAs

There are several IRAs available including traditional and Roth. Interest may be tax deferred in compliance with IRS guidelines, until you begin to withdraw the funds.

MONEY MARKET ACCOUNT

Our tiered Money Market account offers high yields, while still providing easy and unlimited access to your money.

- Can be opened with just a \$1,000 deposit
- Dividends earned on average daily balances of \$1,000 or more
- Unlimited transactions
- Access your funds in person or anytime through the SARA 24-hour TeleService at 563-355-0152 or 800-426-5241, or online at www.ascentra.org
- Tiered rates as shown below earn higher yields for higher balances:

\$1,000 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$74,999.99
\$75,000 - \$99,999.99
\$100,000 and over

- ATM cards available for qualified members. Use where privileged status logo is displayed to avoid surcharges.

INVESTOR'S CHOICE

The versatility of a money market at higher rates without locking funds to a CD.

- Can be opened with a \$10,000 deposit
- Up to 6 transactions (telephone transfers, ACH transactions, online transfer, transfers to a different account holder, transfers to same account holder, and up to 3 of these transactions may be by check) per month at no charge through the SARA 24-Hour TeleService at 563-355-0152 or 800-426-5241, or online at www.ascentra.org
- Unlimited in-person transactions
- Earns competitive yields and can serve as a sweep account for transactions with the MEMBERS Financial Services or other investment firms
- Free checks (50 per box)
- Tiered rates as shown below can earn higher yields for higher balances:

\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$74,999.99
\$75,000 - \$99,999.99
\$100,000 and over

- Cannot be used for overdraft courtesy

Ascentra's Investor's Choice Account lets you earn a higher rate of interest, while retaining easy access and control of your savings with balances of \$10,000 or greater. Limited check writing capabilities (up to 3 per month) make this investment a flexible choice. Set it up as a sweep account for your brokerage transactions or just take advantage of high interest earning.