Ascentra credit union
PO Box 1107
Bettendorf, IA 52722-0019
800-426-5241 • ascentra.org

Current Rates

Effective August 25, 2026

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.

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*

3 Month Certificate (Non-IRA Only)	0.200%	0.20% A.P.Y.
6 Month Certificate (Non-IRA Only)	0.499%	0.50% A.P.Y.
12 Month Certificate (IRA & Non-IRA)	0.598%	0.60% A.P.Y.
13 Month Certificate (IRA & Non-IRA)**	3.730%	3.80% A.P.Y.
18 Month Certificate (IRA & Non-IRA)	0.698%	0.70% A.P.Y.
21 Month Certificate (IRA & Non-IRA)***	4.066%	4.15% A.P.Y.
24 Month Certificate (IRA & Non-IRA)	0.747%	0.75% A.P.Y.
30 Month Certificate (IRA & Non-IRA)	3.922%	4.00% A.P.Y.
36 Month Certificate (IRA & Non-IRA)	0.995%	1.00% A.P.Y.
48 Month Certificate (IRA & Non-IRA)	1.193%	1.20% A.P.Y.
60 Month Certificate (IRA & Non-IRA)	1.489%	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 13-month certificate will renew to a 12-month certificate.
*** Upon maturity, the 21-month certificate will renew to an 18-month certificate.

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Loan Rates

Home Loans & Other Consumer Loans	A.P.R.
First Mortgage (Fixed & Variable Rates**)	**
10 & Done Mortgage Freedom Loan	**
Home Equity Line of Credit (Rate Based on LTV)	6.75% APR Variable
Home Equity Fixed Loan (Fixed APR financing for up to 90% of home's value)	6.00 - 6.50% APR
Home Equity Fixed Loan (Fixed APR financing for up to 100% of home's value)	7.50 - 8.00% APR
Visa Consumer Credit Card (*Balance transfer rate for the first six months, then 9.88% APR with approved credit)	2.99% APR*
Signature Line of Credit	13.50% APR Variable
Signature	11.50% APR

Automobile (New & Used)

Term	A.P.R.*
24-60 Months (2024-2026)	4.74%
72 Months (2023-2026)	4.99 - 5.24%
84 Months (2025-2026)	5.24%
24-60 Months (2022-2023)	4.99 - 5.24%
24-48 Months (2019-2021)	5.49 - 5.74%
24-48 Months (2017-2018)	6.24 - 6.49%
24-36 Months (2016 or older)	8.74 - 9.24%
Motor Homes, Travel Trailers, Boats	6.75 - 8.50%
Motorcycle Loans (2017-2026)	4.74 - 6.49%
Motorcycle Loans (2016 or older)	8.74 - 9.24%

****Call for current rates and programs or go to 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 4.74% APR for 60 months on 2024 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 4.74% APR would result in a monthly payment of $468.88.

Ascentra credit union

Listening, caring, doing what's right.