

TYPE OF LOAN	AMOUNT AVAILABLE	MAXIMUM TERM	OTHER INFORMATION	CURRENT APR
Autos - New Current and prior-year model.	New – Amount available is based on a percentage of MSRP or JD Power Retail Value, not to exceed the purchase price. Percentage is determined by credit worthiness.	Up to 60 Months – Any \$ amount 61-75 Months (Minimum amount \$15,000) 76-84 Months (Minimum amount \$25,000)	- Based on an APR of 4.74%, your monthly payment on a \$10,000 loan amount and a 60-month term would be \$187.90. - Based on an APR of 5.24%, your monthly payment on a \$15,000 loan amount and a 61-month term would be \$281.26. - Based on an APR of 5.74%, your monthly payment on a \$25,000 loan amount and a 76-month term would be \$394.09. <i>See Note</i>	4.74% - 17.14% ‡ 5.24% - 17.64% ‡ 5.74% - 8.84% ‡
Autos - Used Auto subject to inspection.	Used – Amount available is based on a percentage of JD Power Retail Value, not to exceed the purchase price. Percentage is determined by credit worthiness.	Up to 60 Months – Any \$ amount 61-75 Months (Minimum amount \$15,000) 76-84 Months (Minimum amount \$25,000)	- Based on an APR of 5.14%, your monthly payment on a \$10,000 loan amount and a 60-month term would be \$189.77. - Based on an APR of 5.49%, your monthly payment on a \$15,000 loan amount and a 61-month term would be \$283.02. - Based on an APR of 6.29%, your monthly payment on a \$25,000 loan amount and a 76-month term would be \$400.72.	5.14% - 17.75% ‡ 5.49% - 18.00% ‡ 6.29% - 9.04% ‡
Recreation - New To include: motorcycle, boat, motor & trailer, motor home, ATV/dirt bike, personal watercraft, travel trailer.	100% of the MSRP or 110% of the invoice price if MSRP is not available. Percentage is determined by credit worthiness.	Up to 60 Months 61-84 Months (Minimum amount \$20,000) 85-120 Months (Minimum amount \$60,000) 121-144 Months (Minimum amount \$75,000)	- Based on an APR of 6.99%, your monthly payment on a \$10,000 loan amount and a 60-month term would be \$198.55. - Based on an APR of 7.24%, your monthly payment on a \$20,000 loan amount and a 61-month term would be \$394.07. - Based on an APR of 7.49%, your monthly payment on a \$60,000 loan amount and a 85-month term would be \$914.64. - Based on an APR of 7.99%, your monthly payment on a \$75,000 loan amount and a 121-month term would be \$907.69.	6.99% - 18.00% † 7.24% - 18.00% † 7.49% - 13.55% † 7.99% - 13.65% †
Recreation - Used To include: motorcycle, boat, motor & trailer, motor home, ATV/dirt bike, personal watercraft, travel trailer.	100% of JD Power retail value. Percentage is determined by credit worthiness.	Up to 60 Months 61-84 Months (Minimum amount \$20,000) 85-120 Months (Minimum amount \$60,000) 121-144 Months (Minimum amount \$75,000)	- Based on an APR of 7.49%, your monthly payment on a \$10,000 loan amount and a 60-month term would be \$200.97. - Based on an APR of 7.74%, your monthly payment on a \$20,000 loan amount and a 61-month term would be \$398.93. - Based on an APR of 7.99%, your monthly payment on a \$60,000 loan amount and a 85-month term would be \$929.78. - Based on an APR of 8.49% your monthly payment on a \$75,000 loan amount and a 121-month term would be \$927.91.	7.49% - 18.00% † 7.74% - 18.00% † 7.99% - 14.05% † 8.49% - 14.15% †
Visa Platinum	Determined by credit worthiness.	N/A		9.50% - 18.00% ††
Visa Platinum (Student)	Determined by credit worthiness.	N/A	Co-signer required.	9.90% fixed
Visa Platinum (Secured)	Savings available.	N/A		15.90% fixed
Visa Platinum Rewards	Determined by credit worthiness.	N/A		9.50% fixed ††
Certificate*** Regulations prohibit using IRA certificates as collateral.	Loan payoff not to exceed certificate face value.	One year term. Not to exceed maturity date of certificate.		Current certificate rate plus 2.00%.
Personal Line of Credit Loan	Determined by credit worthiness.	N/A	Minimum payment, 2.50% of the balance, recalculated each advance.	12.35% - 18.00% variable ††
Personal Loan	Determined by credit worthiness.	Up to 60 Months	Based on an APR of 12.35%, your monthly payment on a \$10,000 loan amount and a 60-month term would be \$225.24.	12.35% - 18.00% fixed †††
Savings	Savings available.	120 Months	Based on an APR of 2.25%, your monthly payment on a \$10,000 loan amount and a 60-month term would be \$176.53.	2.25% fixed

N/A – Not applicable (does not apply to this loan type)

If you are requesting to use collateral equity for cash, Ascend will add an additional 50bps to the rate.

‡ Your APR will be based on your credit score, the age and mileage of the collateral and the term of the loan. You will be informed of the APR for which you qualify before you become contractually liable for the account.

† Your APR will be based on your credit score and the term of the loan. You will be informed of the APR for which you qualify before you become contractually liable for the account.

†† Your APR will be based on your credit score. You will be informed of the APR and daily periodic rate for which you qualify before you become contractually liable for the account.

††† Your APR will be based on your credit score. You will be informed of the APR for which you qualify before you become contractually liable for the account.

Variable Rates

* The Annual Percentage Rate (APR) for new and existing advances will be the Prime Rate as published by the Wall Street Journal (Index), plus a Margin between 5.6% and 15% up to 18% cap. The APR will change on the first day of each month to reflect any change in the Index. The APR will never be greater than 18% or the maximum rate allowed by law, whichever is less. Any increases or decreases in the APR will take the form of more or fewer payments of the same amount until what you owe has been repaid.

** Variable rate will be the savings dividend rate paid by Ascend Federal Credit Union for the current month plus the margin, which is 2%.

Note

***Beginning 12/1/2024, Ascend will no longer issue new certificate secured loans. Current holders of a certificate secured loan should refer to the information provided in their certificate loan maturity notice regarding their options at maturity.

Customized packages on vans and trucks (if dealer or professionally installed): New - 90% of invoice package price; Current - 1 year old - 75% of invoice package price; 2 years old - 65% of invoice package price; 3 years old - 45% of invoice package price.

Policies subject to change without notice upon regulation change or Board of Directors' approval.

Federally insured by NCUA.