Ascend Federal Credit Union

Certificate Accounts

Business Solutions Rate Schedule

Rate Schedules

This addendum is incorporated into and becomes a part of your Membership Agreement. **Effective: 09/02/2026**

Business Share Certificates

Certificate rates are normally established each Wednesday. Call 800-342-3086 for current rates.

Term	Fixed Rate	APY	Required Minimum Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
3 Months	**3.60%**	**3.66%**	$1,000	Monthly	Monthly	Calendar Month	Not Allowed	Allowed with Penalty	Automatic
6 Months	**3.40%**	**3.45%**	$500						
12 Months	**3.55%**	**3.61%**							
18 Months	**3.60%**	**3.66%**	$1,000						
24 Months	**3.60%**	**3.66%**							
36 Months	**3.65%**	**3.71%**							
48 Months	**3.70%**	**3.76%**							
60 Months	**3.75%**	**3.82%**							
Jumbo 6 Months[1]	**3.45%**	**3.51%**	$100,000						
Jumbo 12 Months[1]	**3.60%**	**3.66%**							
Jumbo 24 Months[1]	**3.65%**	**3.71%**							

Special Share Certificate[2]

Term	Fixed Rate	APY	Required Minimum Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
9 Months	**4.07%**	**4.15%**	$5,000	Monthly	Monthly	Calendar Month	Not Allowed	Allowed with Penalty	Automatic

[1] A negotiated rate may be obtained for a certificate in the amount of $100,000.00 or greater.

[2] The 9-Month Special Share Certificate Account will automatically renew into the 12-month Share Certificate Account at the rate in effect as of the maturity date.