Ascend Federal Credit Union

Certificate Accounts

Rate Schedule and Truth in Savings

Rate Schedules

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

Regular & IRA Share Certificate[1]

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[2]	**3.45%**	**3.51%**	$100,000						
Jumbo 12 Months[2]	**3.60%**	**3.66%**							
Jumbo 24 Months[2]	**3.65%**	**3.71%**							

Member's Advantage Share Certificate[3]

15 Months	**3.55%**	**3.61%**	$1,000	Monthly	Monthly	Calendar Month	Allowed	Allowed with Penalty	Automatic
54 Months	**3.70%**	**3.76%**							

Special Share Certificate[4]

9 Months	**4.07%**	**4.15%**	$5,000	Monthly	Monthly	Calendar Month	Not Allowed	Allowed with Penalty	Automatic

IRA Accumulation Share Certificate[1]

Term	Variable Rate	APY	Required Minimum Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
12 Months	**3.93%**	**4.00%**	$5	Monthly	Monthly	Calendar Month	Allowed	Allowed with Penalty	Automatic

Home Purchase Share Certificate[5]

36 Months	**3.35%**	**3.40%**	$1,000	Monthly	Monthly	Calendar Month	Allowed	Allowed with Penalty	Automatic

[1] IRS regulations will apply to IRA Share Certificates.

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

[3] During the term, this certificate allows: 1. One additional deposit of $1,000 minimum; and 2. One rate increase to the current issue rate if greater.

[4] 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.

[5] When a member uses the Ascend Home Purchase Share Certificate to facilitate buying a home and secures financing through Ascend, the mortgage loan processing fee will be waived. This fee waiver is valid only during the loan process. During the term, this certificate accepts deposits at any time.

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Truth In Savings Disclosure

Share Certificate Accounts
Except as specifically described, the following disclosures apply to all Share, Jumbo, Home Purchase, Special, and Member Advantage Share Certificate accounts.

Rate Information
The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend (interest) rate and frequency of compounding for an annual period. The APY is based on an assumption that dividends will be compounded and remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Variable Rate Accounts
For the IRA Accumulation Variable Rate Certificate and the Home Purchase Share Certificate accounts, the dividend rate and APY may change as determined by the credit union and will be set at the credit union's discretion. For all variable rate accounts, the initial dividend rate and APY you receive will be set forth on the Certificate Accounts Rate Schedule and Truth in Savings in effect at the time you open the account, and then they will vary according to the terms set forth above.

Fixed Rate Accounts
All accounts not listed above have a fixed dividend rate and APY. The specific dividend rate and APY that apply will be set forth on the Certificate Accounts Rate Schedule and Truth in Savings in effect at the time you open the account and will be in effect for the term of the account.

Nature of Dividends
Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Dividends Compounding and Crediting
The compounding and crediting of dividends applicable to each account is set forth in the Rate and Fee Addendum: Checking and Savings and Certificate Accounts Rates Schedule and Truth In Savings. The dividend period begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period. For the Share, Jumbo, Home Purchase Share Certificate, Special Share Certificate, and Member's Advantage Share Certificate accounts, dividends may be transferred monthly to another account. For all IRA Share Certificate accounts, members who are age 59 ½ or older or are totally disabled have the option to transfer dividends monthly to another account.

Balance Information
For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Dividends
For all accounts, dividends will begin to accrue on deposits on the business day you make the deposit into your account.

Transaction Limitations
For all certificate accounts, withdrawals below the minimum balance will result in closure of the certificate, and a penalty may apply to the entire balance as described in these disclosures. Additional deposits to the IRA Accumulation Variable Rate Certificate and the Home Purchase Share Certificate accounts may be made in any increment.

Early Withdrawal Penalty
For all Share Certificate and IRA Share Certificate accounts, we may impose a penalty if you withdraw any of the principal before the maturity date.

Amount of Penalty
For Share Certificate and IRA Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

- Terms of 3, 6, and 9 months, 90 days' dividends
- Terms of 12 months, 180 days' dividends
- Terms in excess of 12 months, 210 days' dividends

How the Penalty Works
The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends to cover the penalty, or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to the Early Withdrawal Penalty
For all accounts, at our option, we may pay the account before the maturity date without imposing an early withdrawal penalty if the member dies. For the Home Purchase Share Certificate account, we may pay the account before maturity without imposing the penalty when the withdrawal is being made in conjunction with the purchase of a home upon receiving appropriate documentation in the credit union's sole discretion. For the IRA Share Certificate accounts, we may pay the account before maturity without imposing the penalty under the following circumstances:

- When member dies; or
- Within seven days after establishment of the account; or
- The owner attains age 59 ½ or becomes completely disabled; or
- When a qualified distribution is made from a Coverdell Education Savings account; or
- When the owner moves the IRA Accumulation Variable Certificate account to an IRA Fixed Certificate account

Maturity (if applicable)
Your account(s) will mature as indicated on your account receipt or maturity notice.

Renewal Policy and Grace Period
Upon maturity, all Share Certificate accounts will automatically renew unless you provide different instructions before the maturity date. Automatic renewals will be for the same term as the maturing Share Certificate account unless otherwise indicated in the maturity notice. If instructions are not provided before the maturity date, a seven (7) calendar-day grace period begins the day after the maturity date, during which you may change the term, make deposits, or complete partial or full withdrawals. During this grace period, the certificate will earn the current offering rate for the new term. Once your instructions are received and processed, whether on the maturity date or during the grace period, the grace period immediately ends.

Nontransferable/Nonnegotiable
For Share Certificate and IRA Share Certificate accounts, your account is nontransferable and nonnegotiable. The funds in your Share Certificate and IRA Share Certificate accounts may not be pledged to secure any obligation of an owner.

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