# The Benefits of Membership

### Who We Are

With more than \$2.6 billion in assets, Ascend is the largest credit union in Middle Tennessee and one of the largest federally chartered credit unions in the United States.

Ascend is a not-for-profit full-service financial organization owned and operated by its members for the benefit of all who belong. We have a volunteer, unpaid Board of Directors, and our brand promise is to educate and help our members become effective financial stewards.

# Membership Benefits

#### The More You Bank, the More You Could Earn

Last year Ascend shared \$8.9 million with our members. Use our calculator at ascend.org to estimate how much you could have earned.

#### **Flexible Terms and Low Rates**

Because we service most of the loans we make, we have the power to design loans with flexible terms and low rates to fit your needs.

#### **Ascend Amphitheater**

Ascend members get perks such as early access to tickets for select events.

#### **Free Budgeting Tool**

Ascend's free online Money Management tool helps with budgeting, debt management, investment tracking and more.

#### **Financial Education and Calculators**

Our free interactive online financial education center covers a full range of topics, from banking basics to investing.

## Services

#### **Mobile Banking**

With Ascend's mobile app, you can use your smartphone to deposit checks, transfer funds, check your balance, and much more.

#### **Online Banking**

Online banking is the fast, free and convenient service that lets you access your accounts online to complete most transactions.

#### **Phone Banking**

Bank from any phone with our STAR system. Or bank from your mobile phone with our text/SMS service.

#### Access

Use your Ascend debit or ATM card for surcharge-free transactions at more than 53,000 ATMs worldwide. With a growing number of branches open 7 a.m. to 7 p.m. Monday through Saturday, come see us If you're in the Middle Tennessee area. Visit ascend.org or download our mobile app for a complete list of branch and ATM locations.

To learn more about Ascend, visit your nearest financial center or contact us at: ascend.org // 800-342-3086

# Join Ascend today!

**In Person:** Visit your nearest branch to open an account. Be sure to mention your organization as your membership eligibility.

**Online:** Open your account at ascend.org. From the eligibility page, choose Select Employee Group and search for your organization in the dropdown list.



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