

Loan Rates

Auto Rates	Max. Term	APR
	36 Month	6.25%
	48 Month	6.40%
	60 Month	6.50%
	72 Month	6.75%
	84 Month (max LTV 110%)	7.60%
	84 Month (max LTV 125%)	7.75%

For model years 2021-2024, take an additional 0.20% off the rate.

Large RV Rates	Max. Term	Conditions	APR
	60 Month		8.20%
	72 Month	\$7,500 minimum	8.35%
	84 Month	\$10k minimum	8.50%
	120 Month	\$15k minimum	8.65%
	144 Month	\$30k minimum	8.70%
	180 Month	\$30k minimum	9.10%

Motor Homes, Travel Trailers, Campers, Boats

Small RV Rates	Max. Term	Conditions	APR
	48 Month		8.10%
	60 Month		8.20%
	72 Month	\$7,500 minimum	8.30%
	84 Month	\$10k minimum	8.40%

Watercraft, ATVs and Motorcycles

Mortgage Rates	Term	Rate
First Mortgage	5-year	6.125%
(up to 80% Loan-to-Value)	7-year	6.125%
	10-year	6.125%
	12-year	6.250%
	15-year	6.375%
	30 year (5 year call)	6.375%
	30 year (7 year call)	6.500%
	30 year (10 year call)	6.625%
	30 year (12 year call)	6.750%
	30 year (15 year call)	7.125%
Home Equity Line (Variable)	Intro rate 6.95% for first 12 mo. Prime + 0.25% after	\$195 18 month early cancellation fee
Lot Loans	20 year (5 year call)	7.750%
(up to 80% Loan-to-Value)	20 year (10 year call)	8.000%

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VISA Card Rates	Term	APR
Platinum Go2	Variable	Prime + 1.71%
Platinum Rate Advantage	Variable	Prime + 6.50%
Platinum Rewards	Variable	Prime + 8.50%
Platinum Cash Back	Variable	Prime + 11.50%
Wildcat Card	Variable	Prime + 8.50%

Personal Loan Rates	Term	APR
Personal Loan	Fixed rate, 36 months	11.25
Personal Loan	Fixed rate, 48 months	11.50
Personal Loan	Fixed rate, 60 months	11.75
Share Secured	48 Months Fixed	6.15%
	60 Months Fixed	6.25%
	72 Months Fixed	6.50%
	84 Months Fixed	7.35%
Certificate Secured	Variable	CD rate + 1.5%

Home Equity Loan (fixed)					
Term	70%	80%	85%	90%	95%
5-year	7.15%	7.25%	8.20%	8.40%	9.55%
7-year	7.45%	7.55%	8.45%	8.65%	9.75%
10-year	7.50%	7.60%	8.60%	8.80%	9.95%
12-year	7.95%	8.10%	9.10%	9.30%	10.05%
15-year	8.65%	9.00%			
Max Loan Amount	\$200K	\$150K	\$75K	\$50K	\$50K

V.I.P. Club Qualifiers

Minimum of 5 services for VIP Status

- Checking Account + Debit Card
- Direct Deposit (equals 2 services)
- VISA Platinum Card(s)
- Mortgage Loan(s)
- Auto Loan(s)
- RV Loan(s)
- Signature Loan(s)
- Money Market Account

*This product is no longer available for new enrollments.

Prime Rate, currently 8.50% APR. Additional closing costs may apply for Home Equity Loans/ Lines in excess of \$100,000.

All loan rates are stated as best available rate, and may be higher or unavailable based on credit history, LTV, and collateral. All loans are offered O.A.C. Ascent Credit Union is an equal opportunity lender.

Savings Rates

Savings Accounts	Min. Deposit	APY (Yield)	APR (Rate)
Share Savings	\$150	0.05%	0.05%
High-Rate Savings*	\$500	0.10%	0.10%
IRA & ESA Accumulator	\$0	0.10%	0.10%
MyFund Savings	\$0.01 - \$4,999.99	0.10%	0.10%
	\$5,000 & Greater	0.05%	0.05%

Money Market Accts	Min. Deposit	APY (Yield)	APR (Rate)
Rewards Money Market	\$0.01 - \$4,999.99	0.00%	0.00%
	\$5,000 - \$9,999.99	1.30%	1.29%
	\$10,000 - \$24,999.99	1.50%	1.49%
	\$25,000 - \$49,999.99	2.20%	2.18%
	\$50,000 - \$99,999.99	2.40%	2.37%
	\$100,000 - \$249,999.99	3.05%	3.01%
	\$250,000 & Greater	3.80%	3.74%
VIP Money Market	\$0.01 - \$4,999.99	0.00%	0.00%
	\$5,000 - \$9,999.99	1.35%	1.34%
	\$10,000 - \$24,999.99	1.55%	1.54%
	\$25,000 - \$49,999.99	2.25%	2.23%
	\$50,000 - \$99,999.99	2.45%	2.42%
	\$100,000 - \$249,999.99	3.10%	3.06%
	\$250,000 & Greater	3.85%	3.78%

Checking Accounts	Minimum to earn	APY (Yield)	APR (Rate)
Interest Checking	\$1,000+	0.05%	0.05%

Certificates of Deposit	APY (Yield)	APR (Rate)	VIP APY	VIP APR
3 Month	4.25%	4.18%	4.40%	4.33%
6 Month	5.25%	5.15%	5.40%	5.29%
12 month	5.05%	4.96%	5.20%	5.10%
18 Month	4.40%	4.33%	4.55%	4.47%
24 Month	4.35%	4.28%	4.50%	4.43%
36 Month	4.10%	4.04%	4.25%	4.18%
48 Month	4.00%	3.94%	4.15%	4.09%
60 Month	3.90%	3.84%	4.05%	3.99%