

# The Benefits of Membership

## Who We Are

With more than \$3.8 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

Over the past 18 years, Ascend has returned nearly \$104 million to our members. Use our calculator at [ascend.org](http://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.

### Personal Finance Tools

Ascend has many no cost tools within our online banking platform that can help 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.

### Scholarships

Each year, we award scholarships to our members to help them continue their education at an accredited college, university, technical or trade school.

## Services

### Digital Banking

Ascend's digital banking platform makes it easy for you to manage your funds and monitor your overall financial health with the convenience of online and mobile banking app services. Members can securely deposit checks, transfer money to peers, quickly place stop payments on checks, utilize the spending analysis tool, and much more.

### Digital Payment Options

Ascend is proud to offer mobile payment options to our members including Apple Pay®, Zelle®, Google Pay™, Samsung Pay™, Garmin Pay™ and Fitbit Pay™. You can transfer funds to family and friends conveniently in our app and online banking. With online bill pay, you can make a one-time payment or schedule recurring payments for a free, easy and secure way to pay.

### Card Control

Use the Card Control app to enable or disable your Ascend cards with a simple tap of your phone. You can also get alerts for various types of transactions.

### Access

Use your Ascend debit or ATM card for surcharge-free transactions at more than 55,000 ATMs worldwide. Our drive-up interactive teller machines offer extended service hours from 7 a.m. to 7 p.m. Monday through Saturday. If you would like to make an appointment at your nearest branch, visit [ascend.org/schedule](http://ascend.org/schedule).

To learn more about Ascend, visit your nearest financial center or contact us at:

[ascend.org](http://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](http://ascend.org). From the eligibility page, choose Select Employee Group and search for your organization in the dropdown list.



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