



**ABOUT** At Ascentra Credit Union, we strive to be a progressive, community-oriented

financial institution providing our field of membership with quality products and services at a competitive rate while maintaining a sound financial position.

**PROGRAM HIGHLIGHT** We learned of the CDFI designation and the wonderful work CDCUs had been doing when we applied and were awarded a small grant, which allowed us to create a revolving loan fund with a non-profit immigration services provider. We use this grant to help people pay for fees associated with their immigration cases. 2024 marks the 10th year of the program that turned \$24,500 of federal grant money into nearly \$150,000 in low interest loans for our partner’s clients. This program has introduced immigrants and their families to a trusted, Juntos Avanzamos designated credit union which has helped families expedite important civic matters and build a better financial future.

Our CDFI certification has helped us be more intentional on reaching underserved segments of our community that have experienced barriers in accessing mainstream financial services. When receiving our Rapid Response Program award, we leveraged the funds to present 27 members with \$7,500 down payment assistance grants towards purchasing their first home. These grants allowed families access to homeownership when they otherwise may not have had it.

*As a credit union, our basic mission, people helping people, is the foundation of how we serve our members and communities every day. Earning and maintaining our CDFI designation provides Ascentra the opportunity to apply for grants like the Rapid Response Program which greatly assisted our members during the economic uncertainty of the pandemic.*

*Ascentra is also passionate about homeownership, and with some of our grant funds allocated as first-time homebuyer grants, we can make it more accessible for members of our underserved communities to own a home. As homeownership grows, neighborhoods and communities can thrive and grow as well. As a CDFI credit union, Ascentra can leverage the good work we are already doing for our members and our communities and take it to another level.*

**Linda Andry, President and CEO**

*This place is amazing. Staff here are very friendly. I had horrible credit and they still worked with me to get a credit card, then gave me a car loan, then a personal loan. Soon I'll get a house loan through them. Every time I go there, I am not disappointed. I truly believe the staff is there to help you out. If you go to the Bettendorf location, I highly recommend going through Kally she is amazing and responds very quickly.*

**Dedrick B.**



Ascentra hosts a Dia de los Muertos celebration.