

Coming Soon: Gaylord's CARF Survey will be August 20-21

WHAT TO EXPECT:

- We will have 5 surveyors on site.
- They will be surveying the Wallingford, North Haven and Fairfield sites.



HOW CAN YOU HELP:

- Read the Eyes on Gaylord
- Take a turn at the CARF Spin the Wheel, which will be visiting the units and in the cafeteria
- Keep areas clean and neat and let a supervisor know if you see something that needs to be addressed.
- CARF is collaborative and loves to hear our good stories. Feel free to brag about the great things that we do.
- If you are asked a question and you do not know the answer don't try to guess, let the surveyor know that you are unsure and how you would find the answer.

check out CARF Jeopardy on page 4....

DONUT SUNDAES OR SANDWICHES

Thursday, August 6th

Cafeteria

11AM-2PM • 4:30PM-6PM

A FUNdraiser Hosted by The Fun Committee

cash or venmo

\$6 donut and ice cream

\$5 Ice Cream Sundae

\$3 Donut

Donuts generously donated by

Neil's Donuts

Coffee

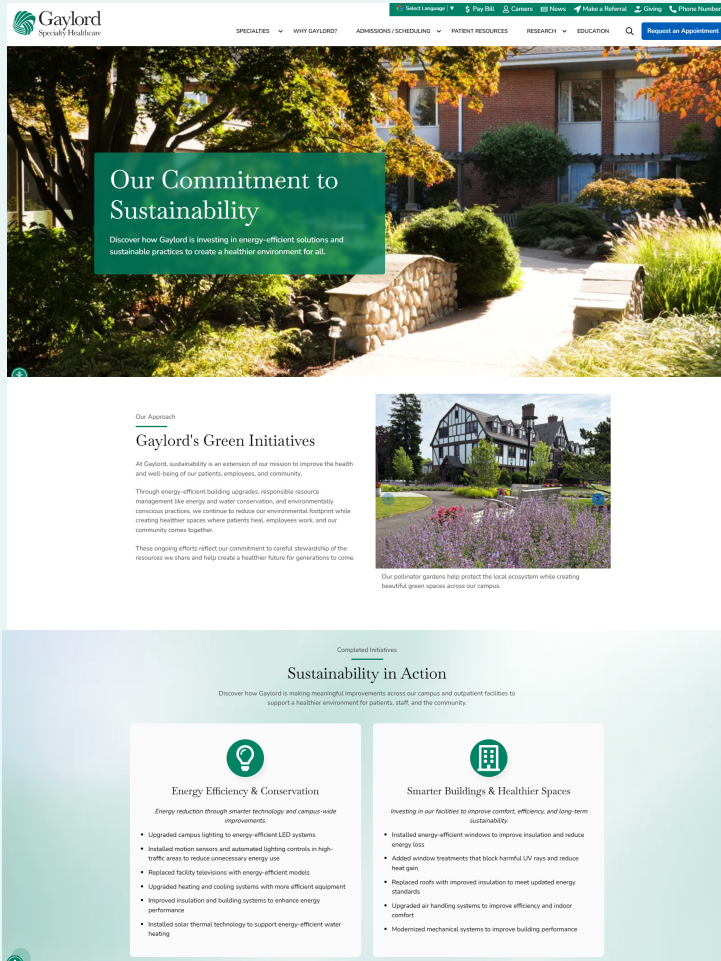
Baked Goods

I nnovation
T eamwork
I nclusion
S afety
I ntegrity
C ompassion
A ccountability
R espect
E xcellence

FYI DEADLINE

Submissions for the next issue due:
Thurs, Aug 13

Submit requests in JIRA



Click Into Sustainability

Our commitment to sustainability is front and center with the launch of Gaylord's new Sustainability webpage.

The page highlights the many ways employees are helping reduce our environmental impact, from composting and recycling initiatives to energy conservation, pollinator gardens, and other campus-wide efforts. It also showcases how sustainability supports our mission by creating a healthier environment for our patients, employees, and community.

Many of these initiatives began as employee-driven ideas, demonstrating that small actions can lead to great change. We encourage you to explore the page and see how together we're building a greener future.

Visit the new Sustainability webpage and learn more about how we're making an impact:
www.gaylord.org/sustainability

Reminder

Requesting a Flu Vaccine Exemption?

Employees planning to request an exemption from this year's influenza vaccination requirement must complete and submit the appropriate exemption form by **Monday, August 17**.

Questions? Contact Sonnia Belcourt in Infection Prevention at sbelcourt@gaylord.org or ext. 2795.



Psychiatry at Gaylord Hospital

"Attention is the rarest and purest form of generosity."
— Simone Weil

Recovery from neurological injury is never purely neurological.

A stroke, a brain injury, a spinal cord injury — these events do not simply interrupt a life. They divide it. There is a before and an after, and the two do not always speak to each other. The person who existed before may feel, at times, like a stranger — someone remembered rather than inhabited. Patients must somehow become the people who can live in the after, often while still grieving who they were in the before, and grieving too the futures they had planned and can no longer take for granted. This is not a failure of adjustment or resilience. It is the ordinary, difficult work of living inside a genuine discontinuity — one that medicine can address in the body, but cannot resolve on its own.

And yet recovery is rarely only a return. Rilke wrote that *"the future enters into us, in order to transform itself in us, long before it happens."* Something similar happens in rehabilitation. Patients are not simply restored to who they were; they become, often slowly and without fully realizing it, someone they had not yet imagined — a person shaped as much by what they are moving toward as by what they have lost.

This discontinuity is rarely borne by one person alone. A self no longer continuous with who it was is only half the rupture; the other half belongs to the family, who must now find their way toward a person they love but no longer entirely recognize — uncertain who they are caring for, or who they themselves will become in the caring. Illness and injury do not happen to an individual in isolation; they happen to a marriage, a parent-child bond, a whole constellation of people who must find each other again inside changed circumstances.

This kind of rupture does not resolve itself within the walls of a hospital, and it rarely resolves on the timeline of a single admission. That is why Gaylord is building psychiatric care as a continuous program rather than a single encounter — inpatient care during the acute work of rehabilitation, and outpatient care that continues afterward, with the same team, for patients who often need support long after they have gone home. Psychiatric symptoms frequently emerge or deepen only once patients return to their lives and confront, in earnest, what has changed. A program built for continuity means patients are not asked to explain their story again to someone new at the moment they are most vulnerable.

Psychiatry at Gaylord exists not simply to treat illness, but to help restore the conditions under which recovery, and this kind of becoming, are possible. We recognize and treat what can quietly derail that process: the depression that saps motivation for therapy, the brain injury that seems to foreclose the future, the trauma that returns uninvited in memory long after the body has healed — leaving its footprint in a nervous system that remains depleted, vigilant, and unable to fully rest. Working alongside psychiatry, therapy services, and Spiritual Care, we help patients and families bridge this rupture — with science, presence, and continuity.





End-of-Summer Green Tip

As summer winds down, take a moment to sort through swimsuits that no longer fit, are worn out, or won't be used again. Swimwear is one of the more difficult types of clothing to recycle, which means many items end up in landfills. Through J.Crew's partnership with SuperCircle, old swimwear can be recycled into new fibers and other useful products, helping keep textile waste out of the environment.

Even better, participants receive **\$5 in J.Crew credit** for every eligible swimsuit recycled, making it easy to do something positive for both the planet and your wardrobe. The program accepts swimwear from any brand and in any condition, as long as items are clean before being sent in.

Small actions add up. Recycling unwanted swimwear is a simple way to reduce textile waste, support sustainability, and give old materials a second life.

For more information, visit:

<https://jcrew.supercircle.world/account/>



CARF Prep: Jeopardy Style

Teams from across Gaylord put their knowledge to the test this week during a spirited game of CARF Jeopardy!

With plenty of teamwork, friendly competition and laughs along the way, it was a fun way to sharpen our knowledge and prepare for the upcoming accreditation survey.

Thank you to everyone who went “all in” and joined the fun!

**PAYMENT
ACCEPTED:**
Cash, credit cards,
Venmo, SNAP and
EBT



**EVERY
MON
AUG**

Farmer's Market
10am-2pm
Jackson Entrance



**THUR
9
AUG**

Onsite Massages
8am-1pm
Library



**EVERY
MON
AUG**

Onsite Zumba
4:10pm
Inpatient Gym



**TUE
11
AUG**

Onsite Biometric Screening
7am-11am
Brooker Lecture Hall



**EVERY
WED
AUG**

Onsite Yoga
4:10pm
Brooker Lecture Hall



**THUR
13
AUG**

Paint Party
4pm
Brooker Lecture Hall

RSVP Email
hr@gaylord.org



**WED
5
AUG**

Onsite Massages
12pm-4pm
Library



**TUE
25
AUG**

**Why One Thyroid Test
Doesn't Tell The Whole Story**
12pm
Webinar, Zoom



2 0 2 6

NEW! AT THE GAYLORD CAFE

SELF-SERVE

YOGURT BAR

Available in the cafeteria Monday through Friday during breakfast



Pool Hours:

The Jackson Ground Pool is open and **FREE to employees:**

Monday - Thursday
4pm - 7pm

Saturday
9am - 1pm



Welcome

to the Gaylord Team!

Ana Alva	RN–Lyman 1	Nancy Joseph	Pharmacy Tech
Megan Andreini	CSA–Milne 1	Tiana LaFrazier	Applications Analyst 1
Brynn Baltramaitis	RN–Hooker 2	Destinee London	LPN–Hooker 1
Lucco Barry	RTA–North Haven	Avery McGovern	CSA–Lyman 2
Nathalie Cook	RN–Milne 2	Patrick Osiecki	RTA–Cheshire
Margaret Cody	Student PCT–Lyman 1	Yesenia Rodriguez	RN–Milne 2
Jamelie Cooper	LPN–Lyman 2	Maria Salcedo	PCT–Lyman 2
Laniya Davis	PCT–Milne 2	Carmen Sanchez	PCT–Milne 2
Madison Deblasi	Physical Therapist–Cheshire	Jineen Schupp	SNT–Lyman 1
Suyai Delgado	Mobility Tech–Lyman 2	Heather Stanton	Registered Nurse–L2
Cristen Droz	PCT – Lyman 2	Stephen Stiffel	EVS Aide
Sierra Gato	Mobility Tech–Float Pool	Alyson Sutliff	Rehab Aide–Cheshire
Aiddah Iozzo	Mobility Tech–Float Pool	Angela Taylor	PCT–Milne 2



AUGUST

Service Awards

Thank you and congratulations to the following employees for their years of service to Gaylord:

45 YEARS

Louann Hoyt
Patient Financial Services

35 YEARS

Lori Vickers
Quality & Safety

20 YEARS

Karen Doukas
Nursing Services

15 YEARS

Stephanie Zanvettor
Inpatient Therapy

Carrie Belcourt
Outpatient Speech

Zuleyka Rodriguez
Nursing Services

10 YEARS

Jacqueline Freeman
Admissions

Olivia Valera-Mata
Nursing Services



Thank you!

Blood Drive Success

Thank you all who came to Brooker on July 30 to donate blood. The results of the drive are:

- Drive Goal 35
- Appointments Scheduled 55 of 58
- Presenting Donors 42
- Units Collected: 41
- First-time donors: 3

Depending on how these donations are used, they could help between 39-117 patients!



5 YEARS

Kara Dorsey
Environmental Services

Gladys Padilla
Environmental Services

Kevin Winters
Environmental Services

Taylor Devine
Outpatient Speech

Robert Beall
Materials Management



Congratulations to the following staff who were recognized by their peers in the month of July. Each month a name is pulled to win a prize.

Did your co-worker go above and beyond?

Scan the QR code and fill out the form to recognize them.



Anne Pacileo	Information Technology
Marcus Moody	Nursing Services Milnel
Laurie Jano	Respiratory Therapy
Michelle Connolly	Admissions
Val Acabbo	Information Technology
Kristen Berg	CNA Academy
Kris Provost	PT Neuro Outpatient
Jacob Hunter	OP Business Development
Stephanie Wallace	Quality & Safety
Keyanna Porter	Respiratory Therapy
Meghan Chiaraluce	NH OT Neuro
Derek Davison	Information Technology
Natasha Dempsey	Information Technology
Patrick Kenton	Information Technology
Jeremy Newton	Nursing Float RAFFLE WINNER
Gayle Cole	Admissions
Joe Jannetto	Security
Cammy Nigro	Human Resources
Kathryn Brophy	Public Relations
Matthew Williams	Human Resources
Mitch Podob	Administration
Eoin Cohen-McSweeney	Nursing Services HookerII
Derek Davison	Information Technology
Chris Porter	Information Technology
Alexa Schweighoffer	OT Neuro Outpatient
Shannon Masella	ST Neuro Outpatient



PAINT Party

THURSDAY, AUGUST 13
4-5 PM

Doors open at 3:30pm
BROOKER LECTURE HALL

Light refreshments and
guided facilitator

Please RSVP to hr@gaylord.org
by Tuesday, August 11



**Need to access
Gaylord's
Employee
Assistance
Program?**

Call (860) 233-6228.

**DID YOU
KNOW?**

We have **ACTIVITY BOXES**
stocked on each unit for
patients and their family and
friends to enjoy!

**Board Games
Card Games
Coloring Sheets**

**Word Searches
Worksheets
Crosswords**

Activity Boxes on every unit



Hey there, Staff and Care Partners!

Did you know that each unit has its very own **Activity Box**?
Boxes are filled with fun activities to entertain patients and their
families. Boxes are available any time they are looking
for a little entertainment!

Where to find them:

Hooker 1 - Solarium Closet | Hooker 2 - Solarium Counter
Lyman 1 - Solarium Counter | Lyman 2 - In the LOFT
Milne 1 - Solarium | Milne 2 - At Nurses Station

Questions? Call Therapeutic Recreation x2732



Friday, August 7

The featured organization is:

Cystic Fibrosis – Local Chapter

The Cystic Fibrosis Foundation funds research,
supports care centers, and advocates for
individuals living with cystic fibrosis and their
families.

[Click here to learn more](#) or visit:

www.cff.org

Employees need a Jeans for Charity
sticker or button to indicate their
participation.

Stickers can be purchased for \$2 in
the cafeteria, Jackson Java, Jackson
2 outpatient, Human Resources,
and all outpatient clinics.

Fun Scrub Fridays supports with the
same charities featured for each Jeans
for Charity event going forward, and
therefore will use the same stickers and
buttons for participation.



MADISON CHAMBER OF COMMERCE

Beachcomber Night



Beachcomber Night

Downtown Madison

August 13th

Thursday 4 - 7pm

Join us for the 17th Annual Beachcomber Night for an afternoon of food, drinks, live music, in-store events and plenty of fun for everyone along Boston Post Rd and Wall St!

To claim one of four
**COMPLIMENTARY
WRISTBANDS:**

Please email Kate Brophy
at kbrophy@gaylord.org.

Good for sampling drinks
from participating beer/
wine/spirits Beachcomber
vendors

For more information on the
event, [click here.](#)



Game. Set. Dink!

*Aug 8: National
Pickleball Day*

In celebration of National Pickleball Week, we're spotlighting one of our fastest-growing adaptive sports: Adaptive Pickleball!

This fun, fast-paced sport blends elements of tennis, ping pong, and badminton—and it's easy to pick up no matter your skill level or mobility. Whether you're playing standing or seated, our inclusive sessions offer a great way to stay active, connect with others, and learn from experienced coaches.

Adaptive Pickleball is just one of the 19 adaptive sports offered through Gaylord's Sports Association. Sessions run May through August on our outdoor courts, with sports chairs available by reservation.



**What is a "Dink" in Pickleball?*

A dink is a soft, controlled shot that just clears the net and lands in the opponent's non-volley zone (also called the "kitchen"). It's used strategically to slow the game down and force the other player to move closer to the net, which can create opportunities for a winning shot.

**We also have an employee team!
Come play with our staff pickleball
group, The Gaylord Dinkers!**



Email Mary Afeltra (mafeltra@gaylord.org)
or Elle Maron (emaron@gaylord.org) for
details!



**Gaylord and the
COMMUNITY**

- ■ July 17 - Sep 12 - Bartlem Beats Concert Series
- ■ August 13 - Madison Beachcombers
- August 14 - Ray LaMay Golf Tournament
- ■ September 12 - Madison Triathlon
- ■ September 19 - North Haven Festival and Business Expo

● Community Events ■ Sponsorships



*Put it on
the Calendar!*

Tuesdays:	"Take a Breath Tuesdays" - Ten Minute Meditative Moment, 12:10pm, Chapel on Jackson Ground
Th 8/6:	Fun Committee Ice Cream and Donuts in the Cafeteria
F 8/7:	Jeans for Charity/ Fun Scrubs for Charity
T 8/11:	Onsite Biometric Screening
Th 8/13	Paint Party
8/20-8/21:	CARF Survey
F 8/28:	Grand Rounds – Antibiotic Stewardship
SEPT 15:	Grand Rounds – GLP-1s
Th 9/17:	Corks & Forks

Be *Cool* This *July*

Gaylord has been selected again as a nonprofit partner in the **Stop & Shop Community Bag Program.**

This time, our organization will receive \$1 for each \$2.50 reusable Community Bag sold throughout the **month of August 2026** at the Stop & Shop located on:

930 North Colony Road,
Wallingford CT

 **STOP&SHOP**

stopandshop.2givelocal.com



REMINDER

for all emergencies dial
3399

CORKS & FORKS

FOOD • SIGNATURE DRINKS • LIVE MUSIC

**Thursday,
September 17, 2026**

5:30pm - 9:00pm
Brooker South Lawn

Staff Discount:

**\$100
PER TICKET**

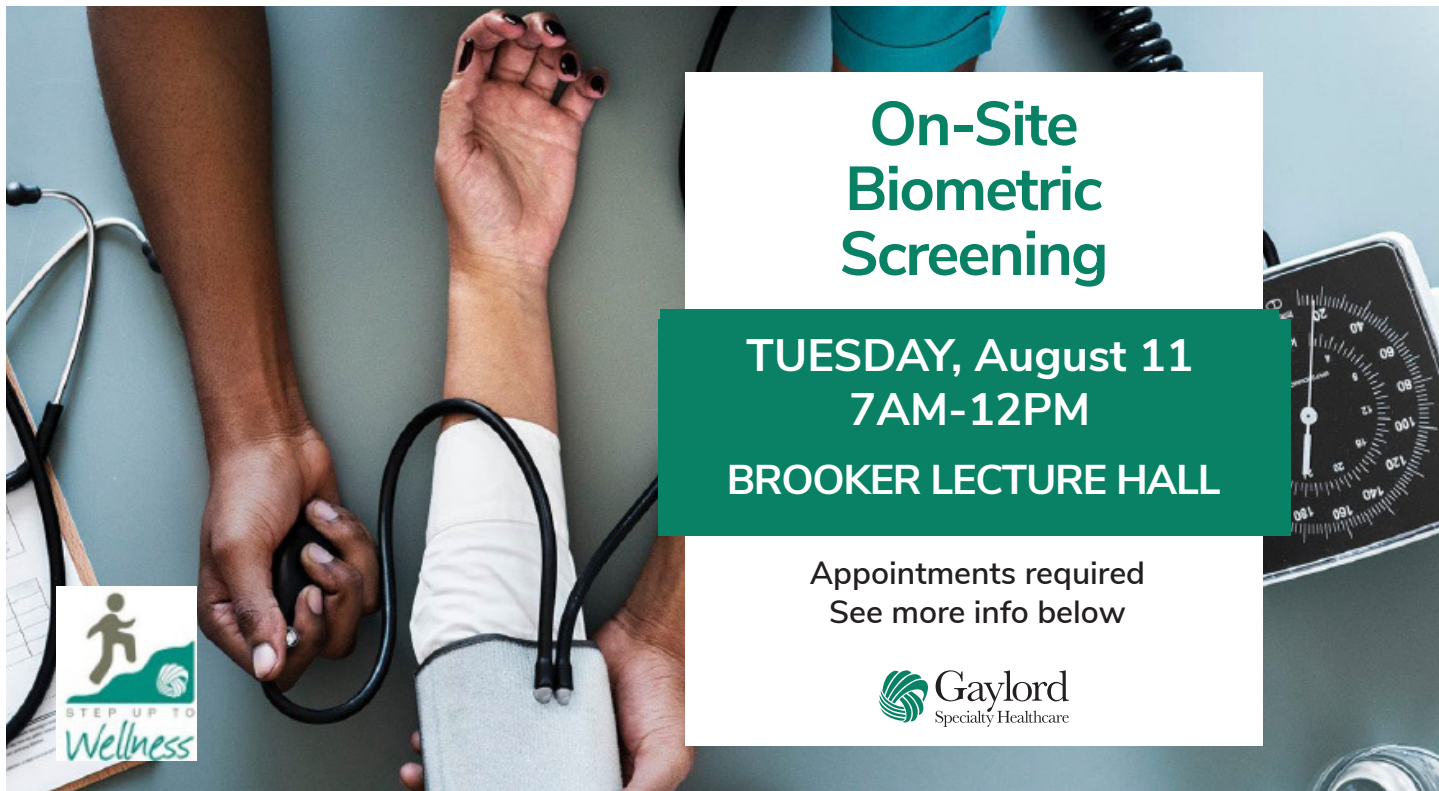
Limit 2 discounted tickets per employee

To purchase tickets contact
Georgette MacQuarrie at **ext. 2881** or
gmacquarrie@gaylord.org.

To benefit:



For more information visit www.gaylord.org/corks



Please join us for an upcoming on-site biometric screening on Tuesday, August 11th, from 7 am to 12 pm. This event is your first opportunity to help you achieve your preferred premium in the Step Up to Wellness Program. If you cannot make this on-site screening, we will have additional on-site biometric screenings later in the year.

Gaylord Specialty Healthcare takes your health seriously. Metabolic syndrome is a cluster of conditions that occur together, increasing your risk of heart disease, stroke, and type 2 diabetes. These conditions include elevated blood pressure, high blood sugar, excess abdominal fat, and abnormal cholesterol or triglyceride levels. This condition is increasingly common, and up to one-third of U.S. adults have it.

Making lifestyle changes can delay or even prevent the development of serious health problems. This is why we always incorporate these additional measures into our wellness program. To earn points toward your Step Up to Wellness Program, you will meet 3 out of 5 biometric outcomes. If you do not meet the 3 out of 5 biometric outcomes, you have the alternative opportunity to participate in 3 health coaching sessions before 11/30/26 to achieve the requirement.

*** Appointment Required ***

*Screenings are open to all Gaylord Specialty Healthcare employees as well as Spouses with Cigna medical coverage.

The 15-minute biometric screening appointment will include:

- Blood Pressure
- Glucose – Fasting or Non-Fasting
 - *Fasting is not required but is recommended. If fasting, do not eat or drink anything except water (do not drink coffee) for 8 to 12 hours before your appointment.*
- Waist Circumference/ Body Mass Index
- Triglyceride
- HDL Cholesterol

Participant Registration

- **Reg Key:** Gaylord2026
- **Website:** my.questforhealth.com
- Video Tutorial of Participant Registration: <https://youtu.be/r8ZPsPyB-7A>
- **Scheduling by Phone:** If participants are unable to schedule online, they can contact the Health & Wellness Service Center at **877-304-7055** to schedule an appointment.

August Safety Topic:
**Practice & Accept a
Questioning Attitude**



Practice & Accept a Questioning Attitude

We should question what we hear and see if it doesn't fit with what we know.

This is not about asking the questions,
it's about **questioning the answers**.

And, don't forget to **ACCEPT** a questioning attitude:
Don't get offended when a co-worker has a feeling that something is not right and comes to you for clarification or additional information.

"Stop the line—I need clarity"



Say this phrase when patient care or work is being carried out and you have questions or feel unsure (or if you can tell a coworker does).

The idea here is to make sure we don't continue carrying out a plan when there is any uncertainty on the part of any staff or caregiver involved.

Stopping the line allows us to review the plan, answer questions, address concerns, and reassess actions to ensure safety.

Stop the Line—I need Clarity

Similar in concept to the "Stop the Line" or "Stop Work Authority" concept promoted by most high-risk industries

- If you are uncertain about what you are about to do...
- If you have questions...
- If someone raises a concern or question...

STOP

Review your plan
Resolve the concern
Reassess your actions



MEASURING WHAT MATTERS:

CONNECTING OUTCOMES TO REAL-WORLD IMPACT

Every quarter, departments across Gaylord report outcomes that help measure performance and progress. This new feature highlights examples of teams that are doing an exceptional job translating those outcomes into meaningful stories for the audiences they serve.

This Edition's Spotlight: Milne Institute for Healthcare Innovation

LED BY HENRY "HANK" HRKLIKA, PHD
DIRECTOR OF RESEARCH, MILNE INSTITUTE

The Goal: Increase employee participation in Research and Product Development initiatives across Gaylord

The Data Snapshot:

Progress	95 staff members engaged (through Q3)
Annual Goal	90 staff members
FY25 Engagement	77 staff members
Comparisons:	106% of the annual goal for FY26
	23% above FY25 numbers

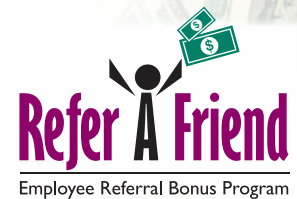
Key Audiences: Leadership • Referral Sources • Research Partners • Prospective Employees • Board of Directors • Donors

Why It Matters:

By the end of Q3, Gaylord had already exceeded its annual goal, with **95** employees participating in research or product development initiatives, surpassing the target of **90** with one quarter still remaining. Participation has also grown significantly from FY2025, when **77** employees were involved, demonstrating a growing culture of innovation across the organization.

Why This Is a Strong Outcome Story:

Research and innovation are strongest when they extend beyond a single department. This metric highlights how employees across Gaylord are contributing to the discovery, development, and evaluation of new ideas that improve rehabilitation care. The increase in participation reflects a stronger culture of inquiry and collaboration, reinforcing Gaylord's commitment to advancing healthcare through research. Employees interested in joining a research or product development initiative are encouraged to contact Hank Hrdlicka to learn about opportunities.



Featured Open Position

Registered Nurse

Refer them to Gaylord and you could receive a
\$2,000 referral bonus

Contact HR for details



Human Resources



CORPORATE SHOE PROGRAM**30% OFF****YEAR-ROUND ON
SKECHERS WORK STYLES****THE PERKS OF THE SKECHERS CORPORATE SHOE PROGRAM****30% OFF
SKECHERS SHOES**

Savings year-round on select
SKECHERS styles for your
company's footwear needs.

**FREE SHIPPING
AND RETURNS**

Not the right fit? Simply send it
back to us for a quick return at no
cost. No restocking fees.

**600+ SKECHERS
RETAIL STORES**

Shop Skechers footwear at
any of our 600+ stores across
the United States and Canada.

**QUARTERLY FRIENDS
AND FAMILY DAYS**

As part of our Skechers family, get
exclusive savings on 3,000+ styles
for men, women, and kids.

SHOP ONLINE:

First-time users: Register at the link below using your Company Access Code.

www.skechersdirect.com/register

Company Access Code: **DPZX9CCG**

(Company Access Code is case-sensitive.)

If you are already registered, log in at www.skechersdirect.com/login

SHOP RETAIL:

Show this flyer when shopping at our SKECHERS retail stores nationwide
or mention **RETAIL CODE: J5D**



Gaylord
Specialty Healthcare

If you have any questions regarding this program, please contact SKECHERS Direct Customer Service at (855) 759-7463 or email us at info@skechersdirect.com. Valid at SKECHERS Retail stores and SKECHERS online only. Offer is valid for employees of this company only. Posting the exclusive discount codes or URL online is not permitted. Not valid on sale or test styles and cannot be used in conjunction with any other offers or promotions.

**SCAN THIS QR CODE
TO RECEIVE THIS OFFER
ON YOUR SMARTPHONE**



PROGRAMA CORPORATIVO DE ZAPATOS

30% DE DESCUENTO

TODO EL AÑO EN ESTILOS SKECHERS DE TRABAJO

LOS BENEFICIOS DEL PROGRAMA DE CALZADO CORPORATIVO DE SKECHERS**30% DE DESCUENTO EN ZAPATOS DE SKECHERS**

Ahorros durante todo el año en modelos selectos de SKECHERS para las necesidades de calzado de su empresa.

**ENVÍO Y DEVOLUCIONES GRATIS**

¿No es del tamaño adecuado? Solo tiene que enviárnoslo para una devolución rápida sin cargo. Sin cargo por reposición de inventario.

**MÁS DE 600 TIENDAS SKECHERS**

Compre calzado de Skechers en cualquiera de nuestras más de **600** tiendas en los Estados Unidos y Canadá.

**DÍAS TRIMESTRALES DE DESCUENTOS PARA AMIGOS Y FAMILIARES**

Como parte de la familia Skechers, reciba descuentos exclusivos en más de 3000 estilos para hombres, mujeres y niños.

COMPRA EN LINEA:

Usuarios por primera vez : Regístrese en el enlace a continuación utilizando el Código de Acceso de su Compañía.

www.skechersdirect.com/register

Código de Acceso de la Compañía: DPZX9CCG

(El código de acceso de la compañía distingue entre mayúsculas y minúsculas.)

Si ya está registrado, inicie sesión en www.skechersdirect.com/login

COMPRAS AL POR MENOR:

Enseñe este volante en cualquier de nuestras tiendas SKECHERS o mencione **EL CÓDIGO DE TIENDA: J5D**



Gaylord
Specialty Healthcare

Cualquier pregunta acerca de este programa, favor de ponerse en contacto con el Servicio a Clientes de SKECHERS Direct al (855) 759-7463 o comuníquese por correo electrónico a info@skechersdirect.com. Válido únicamente en las tiendas concepto Skechers y Skechers en línea. La oferta únicamente es válida para los empleados de sea empresa. Se prohíbe la publicación de este código de descuento exclusivo. No es válido para los modelos en descuento o modelos de prueba, y no puede combinarse con cualquier otra oferta o promoción.

ESCANEE ESTE CÓDIGO QR PARA RECIBIR ESTA OFERTA EN SU TELÉFONO INTELIGENTE





Exclusive banking perks. Just for being you.

Get banking that works as hard as you do:



1.50% APY* High-Yield Checking Account

Get access to great debit rewards, free ATM access*, free credit score monitoring, free Ascend Bank Early Pay and so much more!



4.00% APY* High-Yield Savings Account

Earn a higher interest rate to let your money grow faster - with the freedom to deposit or withdraw money at any time.



Greenlight Debit Card For Families And Kids

With the Greenlight debit card and app, kids earn money through chores, set savings goals, and spend wisely.



Get Up To \$1,500 off Mortgage Closing Costs

Take advantage of Ascend Bank's great rates for your mortgage and get up to \$1,500 back at closing!*

Plus, enjoy benefits like secure bill pay, free credit monitoring, money management tools, and more!

* Disclosures

High-Yield Checking Offer: Earn an interest rate of 1.49% with a 1.50% Annual Percentage Yield (APY) for balances between \$1.00 and \$10,000.00 and an interest rate of 0.99% with an Annual Percentage Yield (APY) of 1.50% - 1.00% for balances above \$10,000.00. \$1.00 minimum to open, and \$1.00 minimum daily balance required to obtain the disclosed annual percentage yield. Available to open online only, not available in-branch. New & existing customers eligible, but funding may not come from a current Ascend Bank account. Digital banking and eStatements enrollment required. One account per person. Rates on all balances subject to change based on future market conditions.

Early Pay: Ascend Bank Early Pay is available with all Ascend checking accounts and Ascend savings accounts, and grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Eligible direct deposits include certain transactions such as payroll, government benefits, or similar types of payments. The Ascend Bank Early Pay service is dependent on when Ascend receives information from the payer that the funds are on the way. This could vary, and you may not always receive your funds early.

No ATM Fees: Enjoy rebates of all Non-Accepted ATM fees. Account must be open during the full account statement period to receive the rebates. Accounts closed prior to a full statement period are ineligible, and rebates will be forfeited.

High-Yield Savings Offer: Earn an interest rate of 3.93% with a 4.00% Annual Percentage Yield (APY) for balances between \$1.00 and \$1,000,000 and an interest rate of 2.96% with an Annual Percentage Yield (APY) of 4.00% - 3.00% for balances above \$1,000,000. \$1.00 minimum to open, and \$1.00 minimum daily balance required to obtain the disclosed annual percentage yield. Available to open online only, not available in-branch. New & existing customers eligible, but funding may not come from a current Ascend account. Digital banking and eStatements enrollment required. One account per person. Rates on all balances subject to change based on future market conditions.

Greenlight: Ascend Bank customers are eligible for the Greenlight SELECT plan at no cost when they connect their Ascend account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer subject to change and partner participation. The Greenlight* prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. Subject to minimum balance requirements and identity verification. Offer subject to change at any time.

\$1,500 Off Closing Costs: Offer can be withdrawn at any time. Offer valid for purchase and external refinance types only. Valid for residential first mortgages and residential construction mortgages only. Offer not valid for: refinancing of loans held at Ascend Bank, vacant land, First Time Homebuyer, or Home Equity Loans, Home Equity Lines of Credit or Government Backed Loans (FHA, VA, USDA). Subject to credit and property approval. Offer cannot be combined with other offers. Not valid for loans from brokers. Valid only on mortgages applied for directly with Ascend Bank on or after August 11, 2023. Applicants who have applied for loans with Ascend prior to August 11, 2023 are ineligible for this offer. Cash back at closing offer will appear as a lender credit equal to the cost of: Appraisal Fee, Appraisal Management Fee and Underwriting fee at closing, up to a maximum credit of \$1,500. Applicants must use promo code "CSGA1500" to qualify. When applying on-line the promo code must be entered during the final step of your on-line loan application in the "Is there any additional information you would like to include in your application?" box before hitting submit. When working directly with a Mortgage Loan Officer you must mention the promo code at the time of application.

For more information,
scan this code or call
800-730-6603.



Elevate **your** financial journey.



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