



PO Box 800, North Liberty, Iowa 52317-0800

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 3/1/2023

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Savings	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Non Dividend Savings	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
Secured Shares/Loan	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Impact Money Market	\$2,500.00 to \$49,999.99 1.34 / 1.35 \$50,000.00 to \$99,999.99 1.54 / 1.55 \$100,000.00 to \$249,999.99 1.74 / 1.75 \$250,000.00 to \$499,999.99 1.93 / 1.95 \$500,000.00 to \$999,999.99 2.13 / 2.15 \$1,000,000.00 or greater 2.325 / 2.35	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Green Money Market	\$10,000.00 to \$99,999.99 0.85 / 0.85 \$100,000.00 to \$249,999.99 0.95 / 0.95 \$250,000.00 to \$499,999.99 1.14 / 1.15 \$500,000.00 to \$999,999.99 1.34 / 1.35 \$1,000,000.00 or greater 1.49 / 1.50	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

Investor Money Market	\$10,000.00 to \$99,999.99 2.03 / 2.05 \$100,000.00 to \$249,999.99 2.13 / 2.15 \$250,000.00 to \$499,999.99 2.23 / 2.25 \$500,000.00 to \$999,999.99 2.52 / 2.55 \$1,000,000.00 or greater 2.96 / 3.00	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
HSA Money Market	\$100.00 to \$4,999.99 0.05 / 0.05 \$5,000.00 to \$24,999.99 0.45 / 0.45 \$25,000.00 to \$49,999.99 0.75 / 0.75 \$50,000.00 to \$99,999.99 0.75 / 0.75 \$100,000.00 to \$499,999.99 0.85 / 0.85 \$500,000.00 or greater 1.14 / 1.15	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Average Daily Balance	—
IRA Money Market	\$100.00 to \$4,999.99 0.05 / 0.05 \$5,000.00 to \$24,999.99 0.45 / 0.45 \$25,000.00 to \$49,999.99 0.75 / 0.75 \$50,000.00 to \$99,999.99 0.75 / 0.75 \$100,000.00 to \$499,999.99 0.85 / 0.85 \$500,000.00 or greater 1.14 / 1.15	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Rewards Checking Qualification Met (See Section 2) Qualifications Not Met (See Section 2)	\$0.00 to \$14,999.99 1.49 / 1.50 \$15,000.00 or greater 0.15 / 0.15 0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
Rewards Plus Checking Qualification Met (See Section 3) Qualifications Not Met (See Section 3)	\$0.00 to \$19,999.99 1.98 / 2.00 \$20,000.00 or greater 0.15 / 0.15 0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
Free Checking	—	—	—	—	\$50.00	—	—	—	—
Access Checking	—	—	—	—	\$50.00	—	—	—	—
HSA Checking	—	—	—	—	—	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Savings, Youth Savings, Secured Shares/Loan, Impact Money Market, Green Money Market, Investor Money Market, HSA Money Market, IRA Money Market, Rewards Checking, and Rewards Plus Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Impact Money Market, Green Money Market, Investor Money Market, HSA Money Market, IRA Money Market, Rewards Checking, and Rewards Plus Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Impact Money Market, Green Money Market, Investor Money Market, HSA Money Market, and IRA Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Rewards Checking and Rewards Plus Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range. Please refer to sections 2 and 3 for additional details about these accounts.

2. REWARDS CHECKING — For Rewards Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each calendar month. To meet the minimum qualification requirements, you must: 1) make 15 debit card purchases with a minimum average amount of \$10.00 (excludes ATM transactions) that post and settle your account; and 2) receive automatic deposit or withdrawals totaling a minimum of \$100.00 that post and settle your account (excludes internal credit union transactions). If you meet both qualification requirements, you will be refunded in the first three (3) ATM fees not own or operated by the Credit Union or designated network machines. ATM refunds will be paid on the last calendar day of each month. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month and ending on the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's

reward. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, ATM fees will not be refunded to you. One Rewards Checking or Rewards Plus Checking account is allowed per social security number. Must be 18 years or older for this account.

3. REWARDS PLUS CHECKING — For Rewards Plus Checking accounts, to meet the minimum qualification requirements, you must: 1) make 15 credit card purchases with a minimum average amount of \$10.00 (excludes cash advance and convenience check transactions) that post and settle your account; and 2) receive automatic deposit or withdrawals totaling a minimum of \$100.00 that post and settle your account (excludes internal credit union transactions). The monthly qualification cycle is defined as the period beginning on the first day of the calendar month and ending on the second to last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle the account. All transactions must post and settle during the monthly qualification cycle. One Rewards Plus or Rewards Checking account is allowed per social security number. Must be 18 years or older for this account.

4. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

5. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

6. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Impact Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, Impact Money Market, Green Money Market, HSA Money

Market, and IRA Money Market accounts there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

8. ACCOUNT LIMITATIONS — For Regular Savings, Youth Savings, Non Dividend Savings, Secured Shares/Loan, Green Money Market, Investor Money Market, and IRA Money Market accounts, you may make three (3) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Youth Savings accounts, the account will be automatically transferred to a Regular Savings account when the owner reaches the age of 18. For Impact Money Market accounts, you may make six (6) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Secured Shares/Loan, HSA Money Market, IRA Money Market, Rewards Checking, Rewards Plus Checking, Free Checking, Access Checking and HSA Checking accounts, no account limitations apply.

9. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and

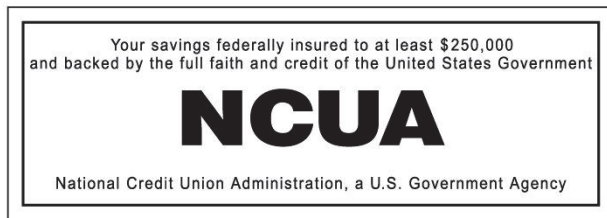
pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

10. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

11. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



LOCATIONS

Downtown Iowa City • 500 Iowa Avenue, Iowa City, IA 52240

Westside Iowa City • 825 Mormon Trek Blvd., Iowa City, IA 52246

Eastside Iowa City • 2525 Muscatine Avenue, Iowa City, IA 52240

Coralville • 1151 2nd Street, Coralville, IA 52241

North Liberty Penn Street • 585 W Penn Street, North Liberty, IA 52317

Southwest Cedar Rapids • 2340 Edgewood Road SW, Cedar Rapids, IA 52404

Downtown Cedar Rapids • 716 A Avenue NE, Cedar Rapids, IA 52401

North Cedar Rapids • 1400 Blairs Ferry Road NE, Cedar Rapids, IA 52402

Marion • 727 Oakbrook Drive, Marion, IA 52302

Grinnell • 705 6th Avenue, Grinnell, IA 50112

Cedar Falls • 3409 Cedar Heights Drive, Cedar Falls, IA 50613

Waterloo • 930 Tower Park Drive, Waterloo, IA 50701

Davenport • 3902 N Brady St, Davenport, IA 52806

Bettendorf • 2123 53rd Avenue, Bettendorf, IA 52722

Ankeny • 2610 SW White Birch Drive, Ankeny, IA 50023

Clive • 12333 University Avenue, Clive, IA 50325

Des Moines • 2805 Beaver Avenue, Des Moines, IA 50310

Downtown Des Moines • 4729 SW 9th Street, Des Moines, IA 50315

West Des Moines • 390 Jordan Creek Parkway, West Des Moines, IA 50266

Urbandale • 7031 Douglas Avenue, Urbandale, IA 50322

Waukee • 1085 Hickman Road, Waukee, IA 50263

Fort Dodge • 1207 Central Avenue, Fort Dodge, IA 50501

Dubuque • 3405 Stoneman Road, Dubuque, IA 52002

Altoona • 104 8th St SE, Altoona, IA 50009

Addison • 1520 W Lake St, Addison, IL 60101

Addison • 205 N Addison Rd, Addison, IL 60101

Naperville • 2920 83rd St, Naperville, IL 60564

Naperville • 1260 Book Rd, Naperville, IL 60540

Westmont • 6495 S Cass Ave, Westmont, IL 60559

Plainfield • 13440 Illinois Rte 59, Plainfield, IL 60585

Oak Brook • 1111 22nd St, Oak Brook, IL 60523

Freeport Park Crest Drive • 510 Park Crest Dr, Freeport, IL 61032

Freeport S West Ave • 1725 S West Ave, Freeport, IL 61032

Rockford • 3963 N Perryville Rd, Rockford, IL 61114

Schedule of Fees and Charges | Consumer Accounts



GreenState
CREDIT UNION

As of January 1, 2023

GENERAL FEES	
Account Research	\$25.00*/Hour plus \$3.00* per statement
Dormant Account (checking)	\$700/Month after 6 months
Dormant Membership (Inactive single service member for 6 or more months)	\$35.00
Early Checking Closure (Within 6 Months)	\$25.00
Escheat	\$60.00
Expedited Phone Payment	\$25.00*
Expedited Web Payment	\$10.00*
External Transfer Fee for IRA/Deposit Accounts	\$28.00
Items Sent for Collection	\$18.00/Item
Legal Process (Garnishment, Tax Levies, Summons, etc.)	As permitted by state law
Official Check to Third Party	\$700
Paper Statement	\$3.50*
Returned Deposit Item	\$6.00
Returned Expedited Payment by web from non GreenState Account	\$39.00/Item (for each submission/resubmission)
Returned Loan Payment (Check or ACH)	\$29.00/Item (for each submission/resubmission)
Returned Mail	\$700
Unknown Address	\$9.00/Month
Wire Transfer (Domestic - Incoming)	\$5.00
Wire Transfer (Domestic - Outgoing)	\$25.00

SAFE DEPOSIT BOX FEES	
Box Size	Call Credit Union for Details
Change of Locks	actual cost
Drilling of Boxes	actual cost

EFT FEES	
ATM Transaction	\$2.25 for each ATM transaction at ATM's not owned by the Credit Union or designated network machines
International Transaction	2.00%
NSF (Return unpaid ACH)	\$29.00/Item for each submission/resubmission
1-2 times/Year	\$29.00/Item for each submission/resubmission
3 or more times/Year	\$34.00/Item for each submission/resubmission

CHECKING ACCOUNT FEES	
NSF (Return unpaid check)	\$29.00/Item for each submission/resubmission
1-2 times/Year	\$29.00/Item for each submission/resubmission
3 or more times/Year	\$34.00/Item for each submission/resubmission
Overdrafts	\$29.00*/Item for each submission/resubmission
1-2 times/Year	\$29.00*/Item for each submission/resubmission
3 or more times/Year	\$34.00*/Item for each submission/resubmission
Overdraft Transfer	\$5.00*/Transfer from deposit accounts and personal credit lines (\$100.00 minimum)
Photocopy of Check	\$2.00*/Check
Stop Payment	\$29.50*/Request
Temporary Checks	\$3.00/4 checks

SPECIFIC ACCOUNT FEES	
Excessive Withdrawal/Transfer - Non Dividend Savings, Regular Savings, Youth Savings	\$1.00/Withdrawal or Transfer after 3 per month
Excessive Withdrawal/Transfer - Green Account Money Market, Investor Account Money Market, Mega Money Market	\$10.00/Withdrawal or Transfer after 3 per month
Excessive Withdrawal/Transfer - Impact Account Money Market (DDA Application)	\$10.00/Withdrawal or Transfer after 6 per month
Not enrolled in eStatements - Access Checking, Free Checking, Rewards Checking, Rewards Plus Checking	\$3.50*/Month
Service Charge - Access Checking	\$4.75*/Month
Service Fee - Money Market (DDA Application)	\$1,000.00 average balance to avoid \$10 monthly fee
Service Fee - Impact Account	\$2,500.00 daily balance to avoid \$10 monthly fee
Service Fee - Prosperity Checking	\$10,000.00 daily balance to avoid \$750 monthly fee

*May include sales tax.

