



WELCOME



GreenState
CREDIT UNION

CREATING LASTING VALUE

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Para mas información sobre los productos y servicios de GreenState en español,
visite www.GreenStateenespanol.com.

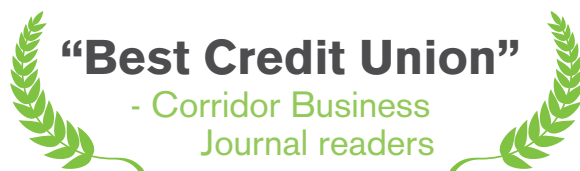
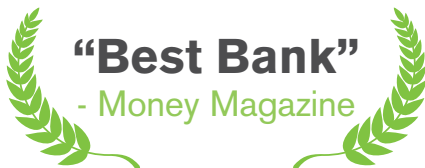
An Introduction



On behalf of our staff and volunteer Board of Directors, I am pleased to welcome you to GreenState Credit Union. Established in 1938, GreenState is a member-owned financial cooperative serving over 225,000 members. We pride ourselves in offering the very best financial products, and we back it up with award winning, personal service.

Giving back is important to us. GreenState is consistently ranked in the top 1% nationally for returning profits to our members with better rates on loans and deposits. Perhaps more important, our staff plays an active role in the community by volunteering thousands of hours of service and support to over 1,000 Iowa charities. I encourage you to look through this booklet and visit our website to learn more about what GreenState has to offer.

Jeff Disterhoft
President/CEO
GreenState Credit Union



Checking Services and Features

GreenState offers checking accounts designed to fit your needs. We have high yield accounts that reward members for having their primary checking with us, free checking with all the conveniences you expect, and an account for members that are rebuilding their credit. Our checking accounts have no minimum balance requirements and come with these **free** tools to manage your money:

- Unlimited free access to over 43,000 Allpoint ATMs nationwide
- Online Banking with Bill Payer
- Mobile Banking app** and Mobile Check Deposit
- Email or text alerts when balances are low
- Mastercard debit card with fraud protection and text alerts
- eStatements

Visit GreenState.org to learn more about our checking accounts and pick the one that's best for you.

**GreenState does not charge for the Mobile App, however your cell phone carrier may charge for text and data usage.

Tips to Save Time and Money

- **Visit online banking regularly** – Log in to our secure online banking site at GreenState.org to monitor your account and make sure you have the funds to cover upcoming expenses.
- **Set up e-Alerts** – This service can send you automatic alerts when balances fall below an amount that you designate.
- **Pay bills with our free bill payer service** – This service is also available in our secure online banking site. It saves you from writing checks, buying postage, and mailing payments. Bill payer even stores and charts your bill paying history for excellent record keeping.
- **Avoid overdraft fees with an automatic transfer from your savings account** – When the balance in your checking account is low, you can cover the shortage with an automatic transfer from your savings. Ask us to set this up on your account.
- **Use any of our 43,000 free ATMs nationwide** – It's hard to find any bank or credit union in the nation that has more free ATMs than GreenState. Visit GreenState.org for a locator map.
- **Set your loan payments to be made automatically each month** – You won't miss a payment and it will help raise your credit score.
- **Earn interest on your checking account** – If you tend to carry higher balances in checking, ask about our Rewards Checking or R2 Checking accounts to earn generous monthly dividends.



Free Online Banking with Bill Payer

Manage your financial life with one simple system, at your convenience. Check balances, view transaction history, pay bills, transfer funds, schedule payments and more. We'll even securely store your monthly statements and tax documents with our free e-Statement service.

Free Mobile App

Our free Mobile App allows you to check balances, transfer funds, view transactions, pay bills, reorder checks, set a budget, and much more. Simply search for "GreenState CU" in Google Play or the Apple App Store.

Free Mobile Check Deposit

Mobile Check Deposit allows members to take a photo of a check and deposit it in their GreenState account remotely, thus saving a trip to the branch or the postage to mail it. Make deposits to your account from anywhere just by using a tablet, iPhone®, or Android®. Mobile Check Deposit is a free service and uses the highest level of security available so you can utilize it worry-free!

e-Alerts

Use e-Alerts to monitor your account. You can set up phone, e-mail, or text alerts* when your account balances fall below a level that you designate, if your GreenState credit card balances are on the rise, or you have a CD maturing. You can even enroll your debit and credit cards in activity alerts. Visit GreenState.org to learn more.

Activity Alerts

GreenState offers real-time text alerts for your debit and credit cards. Activity Alerts keep your account secure by notifying you when your card is used for a large amount, an international transaction, declined, or for an online purchase. This service is free and enrollment is easy. Learn more and sign up at GreenState.org.

Overdraft Privilege

Mistakes happen. Rather than returning items unpaid that overdraw your account, GreenState will consider payment of overdrafts. While NSF fees still apply, you can avoid the costly charges from merchants for returned checks. It's no surprise that most account holders opt-in to this service.

Mobile Pay

Mobile Pay is the latest technology for convenience and security. Use **Apple Pay®**, **Google Pay®** or **Samsung Pay®** to load your GreenState debit and credit card to your device, then use it to make purchases at participating merchants. Visit our website to learn more about how Mobile Pay keeps your card information secure.

*Message and data rates may apply.



Deposit Products and Programs



Building wealth is easy at GreenState. You'll have peace-of-mind knowing that your deposits are insured up to \$250,000 by the National Credit Union Association, an agency of the U.S. Government.

Savings Accounts

Whether you're saving for a rainy day or the holidays, a savings account at GreenState is a safe place to store your money. Dividends are paid monthly for balances greater than \$100 and there is no minimum balance requirement.

Certificates of Deposit

No immediate plans for your savings? Open a certificate of deposit and earn a higher yield. The minimum investment is just \$500. Terms range from 3 to 60 months. Visit GreenState.org for rates and monthly specials.

Individual Retirement Accounts

Individual Retirement Accounts (IRAs) are a great way to ensure that you retire with confidence. Open one today with as little as \$100, then add to it whenever you like. Choose from a Traditional or Roth account.

Money Market Accounts

GreenState Money Market Accounts are interest-bearing accounts that pay a higher interest rate than regular savings while still being protected and insured by the NCUA up to \$250,000. Our Money Market Accounts use tiered rates to maximize your earnings and are a great place to store your funds that you want to keep liquid.

Commercial Accounts

We are in business to help your business. We offer commercial checking and savings products, and can provide online resources to help you manage them.

GreenState Kids Club

The GreenState Kids Club is an educational, fun club designed to teach kids 10 and under about the value of saving money. Kids Club members receive a birthday card with a special gift each year, and invitations to special events. To sign up, give us a call or stop by any GreenState office!

DID YOU KNOW?

GreenState offers a Skip-A-Payment program on personal and auto loans. You may qualify to defer up to two payments a year and put a little money back in your pocket.



Loans



When you need financing, you can trust our staff to find the right product at the right price. Our terms are flexible and applying couldn't be more convenient. You can apply at any office location, by phone or even at [GreenState.org](https://www.GreenState.org).

Auto Loans

There are 3 reasons that GreenState is consistently a leader in automotive lending: great service, flexible terms, and exceptionally low rates. No down payment is required and the first payment isn't due for up to 90 days for qualified borrowers. If you already have an auto loan at another financial institution, ask about our special cash bonus offer to refinance your loan.

Home Equity Loans

Tapping in to your home's equity is easy and inexpensive at GreenState. Choose from a flexible Home Equity Credit Line or a fixed term Home Equity Loan. Both offer low fixed rates and you can use the money for debt consolidation, vehicle purchases, home repairs, or whatever else you may need. Interest may be tax-deductible.

Personal Loans

With a fixed rate and flexible terms, GreenState makes getting a personal loan fast and easy. We'll work with you to find a solution that fits your budget with no early payoff fees.

Commercial Loans

As your business changes over time, so do your needs. At GreenState you'll find a variety of business loans that can help you reach your goals, including fixed-asset term loans, commercial real estate loans, working capital credit lines, and more.

PayBreak Debt Protection

PayBreak is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. Simple eligibility requirements help ease the enrollment process. Protected events include: loss of life, disability, and involuntary unemployment.

GreenState is an **Equal Housing Opportunity Lender**.

DID YOU KNOW?

Unlike many financial institutions, GreenState does NOT charge a 1% origination fee on mortgage loans. That puts millions back into the pockets of our mortgage members each year.





GreenState is the #1 home loan lender in Iowa. **We offer low rates, no 1% origination fee, and up to 100% financing.** Whether purchasing, refinancing, or constructing, our home loan department has experienced professionals ready to serve you.

Fixed-Rate Loans

GreenState offers fixed-rate mortgage loans through several vendors so we can lock in the lowest rate possible for you. We have programs for first time homebuyers and even offer ways to avoid Private Mortgage Insurance (PMI).

Adjustable-Rate Loans

GreenState offers in-house adjustable-rate products if you need 100% financing or don't plan to stay in your home long-term. We even offer ways to avoid Private Mortgage Insurance (PMI).

First Time Homebuyers

There are often programs and incentives available to first time home buyers. We'll take the time to educate you on the process and find the product that meets your current and future plans.

Jumbo Mortgage Loans

For borrowers needing a loan amount greater than \$510,400, GreenState offers Jumbo Mortgage loans with a low fixed rate and no 1% origination fee.

USDA Rural Development Program

This program provides loans for low to moderate income families in rural Iowa to achieve their dream of home ownership. Up to 100% financing is available. Visit www.rurdev.usda.gov/ia to learn more.

Veterans Affairs (VA) Loans

We're proud to offer VA Loans for American Veterans and eligible surviving spouses. Visit www.benefits.va.gov/homeloans/ to learn more.

Federal Housing Administration (FHA) Loans

FHA loans are insured by the Federal Housing Administration and designed for low-to-moderate income borrowers. They require a lower minimum down payment and credit scores than many conventional loans. Ask one of our Mortgage Professionals for more information.

Home Loan Education

Visit GreenStateMortgage.org to learn about our loan programs and the loan process, check rates, use more than a dozen calculators, and submit an application.

DID YOU KNOW?

Platinum Rewards and World cardholders will enjoy a special incentive to begin using the card. Platinum Rewards cardholders will receive 5,000 points if they make \$500 in purchases in the first 2 months. World cardholders will receive 10,000 points if they make at least \$1,000 in purchases in the first 2 months. These points can be redeemed for \$50 or \$100 cash respectively, or banked for larger rewards later. Some restrictions apply.



Credit Cards



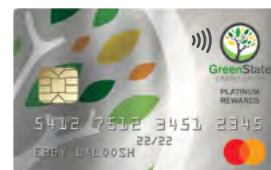
Our cards charge no annual fees and offer a 25 day grace period on purchases, low non-variable rates, a cardholder friendly fee structure, and award-winning local service. Simply select the card that's right for you.

Platinum Rewards Mastercard

You'll earn points whenever and wherever you use the card. You can redeem them for a wide variety of great rewards including airline tickets, merchandise, hotels, event tickets or even cash. Non-variable rates start as low as 13.9% APR*, and we will even welcome you with an introductory rate as low as 0% for 6 months.

PLATINUM REWARDS BONUS POINTS:

Earn 3x points on gas,
2x points on groceries,
and 1 point for every
dollar spent elsewhere.



Platinum Mastercard

Platinum Mastercard is designed for members who tend to carry balances on their card and want the peace-of-mind of a non-variable rate. Non-variable rates start as low as 11.9% APR*, and we will even welcome you with an introductory rate as low as 0% for 6 months.

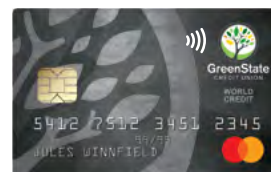


The World Card

Our elite offering, the World Card empowers you with the flexibility to explore the places and pursuits that mean the most to you. It comes equipped with reward points for cash back, and travel benefits that give you exceptional service.

WORLD MASTERCARD BONUS POINTS:

Earn 5x points on hotels &
airlines, 2x points on gas,
and 1 point for every dollar
spent elsewhere.



*Visit [GreenState.org](https://www.GreenState.org) for complete disclosures.

FEATURES

EMV Chip Technology

You'll notice something different about your GreenState credit card. That's the EMV microchip embedded in your card. This technology uses secret cryptographic keys to help protect against fraud at the point of sale and make payment cards more difficult to counterfeit. It's an extra layer of protection for you at no additional cost.

Mobile Pay

Mobile Pay is the latest technology for convenience and security. Use **Apple Pay®**, **Android Pay®** or **Samsung Pay®** to load your GreenState debit and credit card to your device, then use it to make purchases at participating merchants. Visit our website to learn more about how Mobile Pay keeps your card information secure.

e-Alerts

Monitor your GreenState credit card with free activity alerts. Activity alerts will notify you when your card is used for a large amount, an international transaction, a transaction is declined, or an online purchase. This service is free and enrollment is easy. Visit [GreenState.org](https://www.GreenState.org) to enroll your card(s) today.

Contactless Convenience

Instead of inserting or swiping, you can tap and go with your GreenState card, wherever you see this symbol:

Merchants who accept Mastercard credit cards have an assigned merchant code that is determined by the merchant or its processor based on the kinds of products and services they primarily sell. GreenState makes every effort to identify relevant merchant codes that fit into one of the bonus points categories of purchases. A purchase will not earn extra bonus points if the merchant's code is not eligible. In some cases, even though a merchant may sell items that fit within a bonus category, if the merchant does not have a merchant code in that bonus category the purchase will not earn extra points. Purchases made through third-party payment accounts, mobile card readers, mobile wallets or other similar technologies may not qualify for bonus points if the technology is not set up to process the purchase with a merchant code that has been identified as falling within a bonus points category. The accepted MCC codes by category are: Gas: 5169, 5172, 5541, 5542; Grocery: 5411, 5422, 5441, 5451, 5462, 5499; Airlines: 3000-3299, 4511; and Hotels: 3501-3834



Credit Cards



Your GreenState Mastercard will come complete with a tremendous amount of protection, service, and benefits.

Benefits	Platinum Rewards	Platinum	World
No Annual Fee	X	X	X
Zero Liability	X	X	X
Global service	X	X	X
EMV Chip embedded and contactless capability	X	X	X
Identity Theft Resolution Services	X	X	X
Priceless Cities Program	X	X	X
Mobile Pay	X	X	X
Bonus points for purchases (redeemable for cash, tickets, or merchandise)	X		X
MasterRental Insurance			X
MasterAssist Travel Assistance			X
Concierge Services			X
Luxury Hotel Program			X
Airport Concierge			X
Postmates			X
ShopRunner			X
onefinestay			X

Visit www.Mastercard.us for more information on these benefits.

Zero Liability: Members are protected from fraudulent purchases on their accounts.

Global Service: When you're traveling domestically or internationally, Mastercard provides benefits that can help with everything from coordinating passport and visa requirements to assisting with lost luggage. You can also get referrals to a network of physicians and attorneys, and contact information for local embassies and consulates.

Identity Theft Resolution Services: Assists you with credit bureau notification and credit card replacement, and provides you with an ID Theft Affidavit should you become the victim of Identity Theft.

MasterRental Insurance: Pays for covered damages to the rental vehicle when the eligible Mastercard card is used to initiate and pay for the entire rental transaction.

Priceless Cities: Sign up to be the first to know about premier events in various U.S. cities.

MasterAssist Travel Assistance: A suite of complimentary benefits, amenities and upgrades, VIP status and premium travel offers from best-in-class travel companies. World-class travel advisors address your specific interests and provide complimentary travel planning for a unique travel experience.

Concierge Services: Enjoy exclusive, personal assistance with dinner reservations, event tickets, locating hard-to-find items, buying and delivering gifts, and coordinating business related arrangements. Knowledgeable experts assist with whatever you need, whenever you need it – 24 x 7 x 365.

Luxury Hotel Program: Enjoy complimentary room upgrades at upscale hotels, and early check-in and late check-out privileges.

Airport Concierge: Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival, or connecting flights at 450 airports, any day of the year.

Postmate: On-demand delivery from your favorite restaurants and stores just got a little bit sweeter with \$5 off every order over \$25 (excluding taxes and fees) when you use your World Mastercard.

ShopRunner: For those last minute items, as a GreenState cardholder, you are eligible for free 2-day shipping and free return shipping at more than 140 online stores with a complimentary ShopRunner membership (valued at \$79 per year).* Start Shopping at shoprunner.com/Mastercard.

Onefinestay: Enjoy 10% off bookings using promo code MC10 on onefinestay, which offers professionally-vetted vacation homes with hotel-like amenities. Start browsing at www.onefinestay.com.



Wealth Management



GreenState Wealth Management provides alternatives to standard deposit products. When you meet with one of our experienced professionals, you can be assured of a personalized one-on-one analysis that's designed with your specific needs in mind. We assess your situation, explore the current landscape, and make sure that you're capitalizing on available opportunities so they don't pass you by. Make sure that you don't let unanswered questions negatively affect your future. Arm yourself with an investment strategy that is appropriate for the times.

To take advantage of all available options, today's investor needs two things: an understanding of which investment products are most appropriate for each situation and a relationship with a trusted investment professional who has a clear understanding of the investor's needs. This requires careful planning, access to independent research, and objective advice. We offer each of those services and listen closely to fully understand your needs, risk tolerance, and goals. We invite you to get in touch with us so we can discuss your situation, adjust your financial strategy, and put a plan into action that is right for today.

Call 319-248-7200 to schedule a no obligation appointment with a licensed GreenState Wealth Management professional.

Investments are not NCUA insurance, are not guaranteed by the bank/financial institution, and are subject to risks, including possible loss of the principal invested.

Trust Services



Members Trust Company has been providing trust, investment, and fiduciary services for over 30 years, manages over \$3 billion in assets, is an industry recognized leader in investment management services, and is a credit-union owned nationally chartered trust and investment firm. They are committed to acting in the best interest of their customers while fulfilling their duties as a trust company. Members Trust Company's ownership and shared mission with credit unions make it the ideal choice for families like yours who have entrusted the financial future of your loved ones to a corporate trustee.

Trust services provided by Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency. Trust and Investment products are not federally insured, are not obligations of or guaranteed by the credit union or any affiliated entity, involve investment risks, including the possible loss of principal. This is for informational purposes only and is not intended to provide legal or tax advice regarding your situation. For legal or tax advice, please consult your attorney and/or accountant.

DID YOU KNOW?

Certain insurance providers offer additional discounts just for being a credit union member.





It makes sense that the leading lender in Iowa also provides exemplary insurance products to help you protect your assets. GreenState Insurance exists for that purpose. As an independent insurance agency with a professional full-service staff, we can review multiple providers to find the right coverage for your home, auto, business, or life. GreenState Insurance draws from the top companies in the industry. We are not obligated to any one company, and provide unbiased advice to meet your needs.

The Benefit of Independence

As an independent agency, GreenState Insurance can shop around multiple top-rated insurance providers. Our role is to serve as a trusted advisor. We will consult with you to help understand your needs before recommending the best combination of coverage, service, and value for your unique situation.

Home

For many, your home is your largest asset. That's why you need to protect it. Our professionals can search multiple providers to build a policy to protect you from a wide array of scenarios affecting your home or property. Bundling auto insurance in with home insurance can also lead to cost savings.

Auto

How do you prefer to get from point A to point B? Is it a car, truck, van, boat, motorcycle, or RV? No matter what your method of transportation, GreenState Insurance has the products to protect you, and multiple vehicles can lead to discounts on monthly premiums.

Business

Keeping your business successful is a full time job and you don't have time to be an insurance expert. No matter what business you're in, having the right insurance plan is critical. We can help you assess the insurance needs of your business and build a plan designed to protect it.

Life

Life insurance is offered to cover the financial effects of unexpected or untimely death. It can also be one of many ways you plan for the future. It should be a part of every person's financial portfolio, offering tremendous peace of mind to those you leave behind. An agent can help you review your insurance needs and give you information about our available policies. Learn more about these and other insurance products we offer by visiting GreenState.org and clicking on the Insurance tab.

Long Term Care (LTC)

Most American families need to consider long term care insurance, because sooner or later, many of us will need extended care not covered by regular health insurance or government programs. According to the U.S. Department of Health and Human Services, "At least 70 percent of people over age 65 will require some long term care services at some point in their lives." (National Clearinghouse for LTC Information)

Short Term Care (STC)

Short term care insurance policies or recovery policies offer benefits for many different types of health care and aging needs. They generally are purchased by older individuals (ages 50 to 89) to cover gaps in Medicare coverage or as an alternative to traditional long term care insurance protection. Just as the name implies, short term care insurance policies are designed to provide benefits for just a few days or for up to 360 days.



Giving Back



GreenState's mission is to improve the quality of life in the communities we serve. We give back by volunteering time and donating funds to support local organizations and charities to help our communities thrive. We provide financial education for area schools and businesses to help residents grow and make smart money decisions. Visit our website to learn more about how GreenState gives back.

Giving Back to the Community



In 2019, GreenState supported over 1,000 Iowa charities.



This year GreenState staff will volunteer over 4,000 hours to support charities and local community events.



GreenState contributed over \$1,700,000 to support local charities and events in 2019. As we grow, so does this amount.

PUTTING OUR TAX ADVANTAGE TO WORK FOR IOWANS

As a financial cooperative, GreenState's cooperative structure benefits all Iowans. Through competitive pricing and low fees, millions of dollars each year goes back into the pockets of members. Even non-members benefit from the competitive financial services landscape in our state.

GreenState's Tax Benefit - Is it Worth it to Iowans?

	GreenState	Iowa Average	Annual GreenState Benefit to Iowans ²
Average Loan Rate	4.73%	5.09%	\$18,720,000
Average Deposit Rate	1.95%	0.73%	\$52,460,200
Average Fees ¹	0.97%	1.26%	\$16,530,000
			\$87,710,000

Source: National Credit Union Administration

1. Expressed as % of Assets

2. Based on actual GreenState balances



Contact Information



GreenState branches are conveniently located throughout Central and Eastern Iowa. We also offer surcharge-free access to thousands of ATMs worldwide. Visit GreenState.org for a complete list of our branch locations and hours.

Main Line	319-339-1000 or 800-397-3790
Mailing Address	PO Box 800, North Liberty IA, 52317
Website	www.GreenState.org
Live Chat	www.GreenState.org
Routing Number	273975098
ATM Locations	To view a complete list of our ATMs, visit GreenState.org .

Downtown Iowa City 500 Iowa Avenue • 319-341-2149	Davenport 3402 Elmore Avenue • 563-362-5035
Eastside Iowa City 2525 Muscatine • 319-248-5830	Bettendorf 2123 53rd Avenue • 563-362-5111
Westside Iowa City 825 Mormon Trek Blvd • 319-341-3071	West Des Moines 390 Jordan Creek Pkwy • 515-330-4730
Coralville 1151 Second Street • 319-248-7210	Waukee 1085 E Hickman Road • 515-330-4740
North Liberty 585 W Penn Street • 319-248-5876	Ankeny 2610 SW White Birch Drive • 515-608-5920
Southwest Cedar Rapids 2340 Edgewood Road • 319-730-3240	Grinnell 705 6th Avenue • 641-236-1818
Downtown Cedar Rapids 716 A Avenue NE • 319-731-2750	Urbandale 7031 Douglas Avenue • 515-278-4767
North Cedar Rapids 1400 Blairs Ferry Road NE • 319-731-2775	Des Moines 4729 SW 9th Street • 515-285-7241
Marion 727 Oakbrook Drive • 319-730-3255	Des Moines Beaverdale 2805 Beaver Avenue • 515-279-5077
Hiawatha 405 S Blairsferry Crossing • 319-730-3219	Clive 12333 University Avenue • 515-440-6999
Cedar Falls 3409 Cedar Heights Drive • 319-553-3847	Fort Dodge 1207 Central Avenue • 515-955-0631
Waterloo 930 Tower Park Drive • 319-553-3870	Fort Dodge Crossroads 114 N 27th Street • 515-573-5454
Dubuque 1805 John F Kennedy Road • 563-235-2370	

Please visit our website for hours of operation.



GreenState

CREDIT UNION

(319) 339-1000 • (800) 397-3790

www.GreenState.org

EQUAL HOUSING OPPORTUNITY • INSURED BY NCUA



GreenState works with
Trees Forever and
plants a new tree for
every member that joins.

