



GreenState
CREDIT UNION

Products and Services

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Welcome to GreenState Credit Union. Established in 1938, GreenState is a member-owned financial cooperative serving over 415,000 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 800 nonprofits in the communities we serve. We encourage you to look through this booklet and visit our website to learn more about what GreenState has to offer.





While most checking account cost you money, ours can make you money.

Checking Accounts

RewardsPlus - Earn an even higher rate on balances up to \$20,000 and cash back on card purchases.

Rewards Checking - Earn a premium rate on balances up to \$15,000 and ATM fee refunds.

Free Checking - Truly free checking with all of the conveniences you expect.

Average Checking Balance	Annual Dividends	Annual Cash Back on Card Purchases**	Total Earned Annually
\$5,000	\$100	\$600	\$700
\$10,000	\$200	\$600	\$800
\$15,000	\$300	\$600	\$900
\$20,000	\$400	\$600	\$1,000



Did you know?

Not only does GreenState offer free access to 70,000 ATMs nationwide, but you can deposit checks conveniently from anywhere using our mobile app.

Our checking accounts offer unlimited access to your account with convenient tools to manage your money:

- No Minimum Balance Required
- No Monthly Service Fees
- Unlimited free access to over 70,000 ATMs nationwide
- Contactless debit card with fraud protection and text alerts
- Mobile Pay - Easily load your debit card into a mobile wallet for fast and secure checkouts online and in store. Compatible with Apple, Samsung and Google pay.
- Overdraft Services – This optional program allows you to overdraw your account rather than returning items unpaid and avoid some of the costs and hassles associated with a returned payment.

Visit [GreenState.org](https://www.GreenState.org) to learn more about our checking accounts and pick the one that's best for you.

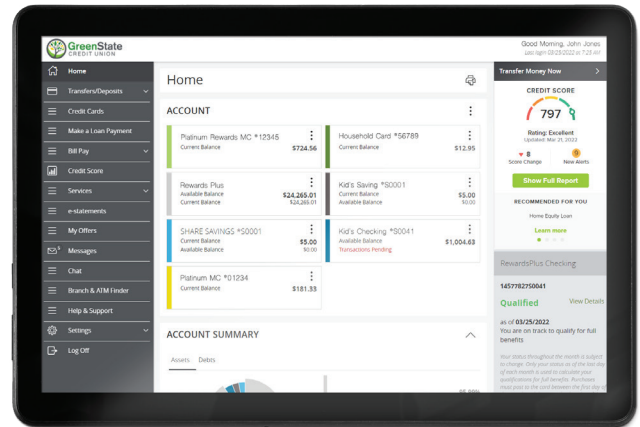
Online Banking



Online Banking with Bill Pay

Manage your financial life from your laptop or phone with one simple system. Check balances, view transaction history, pay bills, transfer funds, schedule payments, update account information, and more.

- Credit score monitoring and educational resources
- Bill Pay
- Email or text alerts when balances are low or for specific transactions
- View pre-approved credit offers
- Secure eStatement presentment and storage
- Easily deposit a check from your mobile phone or tablet
- **COMING SOON** – Enable or disable debit & credit cards
- **COMING SOON** - Set up card controls and alerts
- **COMING SOON** – Set travel alerts



Mobile Pay

Make payments securely with your phone at checkout. Simply add your GreenState debit or credit card into your mobile wallet and use wherever mobile payments are accepted.

Now available with

zelle®

Introducing Zelle® - a fast, safe, and easy way to send money to friends, family, and other people you trust, regardless of where they bank. Whether you're paying rent, gifting money, or splitting the cost a bill, Zelle® has you covered.

Enroll today and send money to friends and family.



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 Administration, an agency of the U.S. Government.

In addition to regular savings, we offer:

Rainy Day Savings

Grow your savings automatically with our Rainy Day Savings account. With every deposit you make into a GreenState checking account, 2% will automatically go into your Rainy Day Savings account. This makes building an emergency savings easy and you won't even need to think about it.

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](https://www.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.

Health Savings Accounts

A Health Savings Account (HSA) helps you save money and spend it on qualified medical expenses. HSAs are a tool in which you pay for most of your health costs until you reach your deductible, then your insurance starts paying their portion of expenses.





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



As a credit union, we're passionate about assisting our members with their financing needs. Let us help you secure the right loan with **low rates, flexible terms, and no early payoff fees.**

Auto Loans

GreenState is one of the top auto lenders in the Midwest. 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 elsewhere, ask about our special cash bonus offer to bring your loan to GreenState.**

Home Equity Loans

Using the equity in your home is a convenient, low-cost way to borrow. 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, 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.

Citizenship and Residency Loans

We want to be your trusted financial partner as you begin the process of becoming a US citizen. We realize how expensive the application cost and fees associated with this process are. We are here to help with loans up to \$1,500.

We
Accept
ITINs

Protection for your Loan

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.

GAP Insurance

GAP insurance protects you in the event of a total loss of your vehicle and the insurance payout is less than the amount owed on your loan. It covers that "gap".

Extended Service Warranty

An Extended Service Warranty is a great way to help soften the blow of a broken down vehicle and get you back on the road in no time. This program has various tiers available that cover different parts and types of breakage.



Did You Know?

GreenState Credit Union can assist with your mortgage needs in all 50 states.





GreenState is one of the top home lenders in the Midwest and the #1 lender in Iowa. Our mortgage lenders are conveniently located across our field of membership, with hundreds of years of combined experience. **We offer low rates, low closing costs, 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 conventional mortgage loans through several vendors so we can lock in the lowest rate possible for you. We have programs for first time homebuyers, a second home or rental property.

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.

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 GreenState.org/usda-loan to learn more.

Veterans Affairs (VA) Loans

We're proud to offer VA Loans for American Veterans and eligible surviving spouses through our partners at Servion Mortgage. Visit GreenState.org/va-loan 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.

Home Loan Education

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





Did You Know?

Platinum Rewards and World cardholders enjoy a special welcome incentive. 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 offer low non-variable rates, zero liability, identity theft services, a 25-day grace period on purchases, global acceptance, and best of all....No Annual Fees. Select the card that's right for you and lock in a low non-variable rate.

Bonus Points:

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



Platinum Rewards Mastercard

Earn points with every purchase and redeem them for airline tickets, merchandise, hotels, event tickets or even cash.

- Introductory rate as low as 0% for 6 months*
- Non-variable rates as low as 14.99% APR* thereafter
- No Annual Fees



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.

- Introductory rate as low as 0% for 6 months*
- Non-variable rates as low as 13.99% APR* thereafter
- No Annual Fees

Bonus Points:

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



The World Card

Our elite offering, the World Card comes equipped with reward points for cash back, and travel benefits that give you exceptional service.

- Introductory rate as low as 0% for 6 months*
- Non-variable rates as low as 14.99% APR* thereafter
- No Annual Fees

*APR is Annual Percentage Rate. Visit GreenState.org for complete disclosures.

Features

Contactless Convenience

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

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.

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, an online purchase, or a transaction is declined. This service is free and enrollment is easy. Visit GreenState.org to enroll your card(s) today.

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

All points expire 2 years after earning them. To check your points, login to Online Banking, review your credit card statement, or visit www.selectyourrewards.com/GreenState.



Did You Know?

GreenState has the largest commercial loan portfolio in the nation for credit unions.





GreenState offers products, services, and support for businesses of all sizes and stages of growth.

Business Accounts

We are in business to help your business, big or small. We offer a variety of business deposit accounts to fit your needs and can provide online resources to help you manage them. Visit our website for documentation required to open an account.

- Business Checking Accounts
- Business Money Market Accounts
- Business CDs
- Business Savings Accounts

Treasury Management

Treasury management services can help streamline business finances by managing cash, investments, and other financial assets. So what is treasury management exactly? It is a management system that aims to optimize a company's liquidity, streamline operations, and centralize management of payables and receivables while also mitigating its financial, operational, and reputational risk. Learn more about treasury management, how these services work, and why you should speak with one of our business banking professionals today.

GreenState's Treasury Management team has a combined 65 years of experience and is ready to help with all of your commercial banking needs.

Small Business Loans

As your business grows, we want to grow with you. GreenState offers Small Business loans up to \$100,000 including vehicle loans, equipment loans, working lines of credit, and build-out loans.

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.

Business Credit Cards

We offer business credit cards for you and your business with low non-variable rates, zero liability, identity theft services, a 25-day grace period on purchases, global acceptance, and no annual fees.

Easy Savings Program

Mastercard's Easy Savings is a rebate program in which merchants can enroll to promote businesses that frequent their establishments. When a business cardholder uses their GreenState credit card at a participating merchant, a percentage of the purchase is rebated back to the card and will automatically show up in their account a few days after the transaction.



Did You Know?

GreenState Trust Services can be named in estate planning documents. Contact our Trust Services team about properly including this in documentation.



Trust Services



GreenState
TRUST SERVICES

Meet the team at
[GreenState.org/Trust](https://www.GreenState.org/Trust)

At GreenState Trust Services, we understand that every client is unique. In some financial and family situations, you may need more than an advisory account. We work together to create comprehensive strategies for successful individuals, families, business owners, and professionals and can help you navigate through the various stages of planning, including wealth accumulation, protection, and legacy.

Trust Services

Financial Planning
Retirement Planning
Estate Planning

- Executor Services
- Conservator Services
- Corporate Trustee or Successor Trustee

Investment Services

Exchange Traded Funds (ETFs) Strategy
Asset Allocation
Custom Portfolios
Portfolio Consultation

Trust Services can assist with:



Preserving Family Harmony

Those who want to relieve loved ones of dealing with legal complexity and to avoid family conflict during difficult times



Loved One With Special Needs

Those with a loved one with special needs must plan carefully to preserve eligibility for government benefits



Blended Families

Those in a blended family who want clear, enforceable inheritance planning for spouse, children and/or step children



Spendthrift Loved Ones

Those with spendthrift loved ones who are looking to reduce the likelihood of his or her inheritance being squandered



Planning For Incapacity

Those who want to determine who will be in charge of their assets in the event of incapacity, thereby avoiding court intervention



No/Distant Kids

Those with no/distant kids must plan ahead to ensure financial affairs are managed upon incapacity/death



Business Planning

Those who are transferring or selling a business

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, and 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?

Our GreenState Wealth Management team is located across our footprint and ready to meet your needs.



Wealth Management



GreenState
WEALTH
MANAGEMENT

Meet the team at
GreenStateWM.org

GreenState Wealth Management is dedicated to helping members work toward financial independence and success. Through a goals-based approach to planning, the wealth management team takes the time to understand each client's unique financial situation and provides customized strategies to help them pursue their goals. Our wealth management team is available to address members' financial needs that include, but are not limited to, retirement, estate, college, and long-term care planning as well as life insurance, tax solutions, and portfolio management.

Investment Services

Investment Management Services
Stocks & Bonds
ETFs/Mutual Funds
Annuities

Financial Services

Financial Planning
Retirement Planning
Investment Allocation
Financial Reviews

Wealth Management can assist with:



Investing

Those looking for
investment options
for liquid assets



Retirement Planning

Those looking to take a
holistic goals-based approach
to their retirement plan or
those with a TIAA CREF
Retirement Plan



Financial Planning

Those interested in
creating a plan to meet
their financial goals

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. GreenState Credit Union and GreenState Wealth Management **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using GreenState Wealth Management, and may also be employees of GreenState Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of GreenState Credit Union or GreenState Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material. GreenState Wealth Management and LPL Financial are not affiliated with or endorsed by TIAA Cref Retirement Plan.



Did You Know?

Our insurance experts were recognized as a **BEST PRACTICES AGENCY** for 2019, 2020, 2021 & 2022. This prestigious award recognizes the top 268 agencies out of 4,700 nationally. This elite group is chosen based on outstanding customer retention, growth, stability, and financial management.



Insurance



GreenState
INSURANCE

It makes sense that one of the leading lenders in the Midwest 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

Running a business 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. An important part of any person's financial portfolio, life insurance offers tremendous peace of mind to those you leave behind. An agent can help you review your insurance needs and provide information about our available policies. Learn more about these and other insurance products we offer by visiting [GreenState.org](https://www.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 2022, GreenState granted funding to over 800 charities across our region.



GreenState staff volunteered over 6,200 hours to support local charities and events.



We contributed \$3,500,000 to charitable causes and community events. As we grow, so does this amount.

Giving back to Everyone

As a financial cooperative, GreenState’s cooperative structure benefits everyone. 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.

FINANCIAL INSTITUTION	RANK (9,702 U.S. Institutions)
GreenState	18
BMO Harris	3,927
Fifth Third	5,486
US Bank	5,718
Chase	6,276
Wells Fargo	8,354

GreenState has consistently ranked in the top 1% nationally for returning earnings to members in the form of better rates on loans and deposits.

*Data provided by Callahan and Associates 9/30/22





In 2021, GreenState announced a new *Community Investment Statement* that includes \$20 million in targeted community investments. Here are some of the highlights of our support, which totaled over \$3,900,000 to date!



Financial Health & Inclusion
Racial, Immigrant, & Refugee Equity
\$3,107,245



Affordable Housing
\$314,890



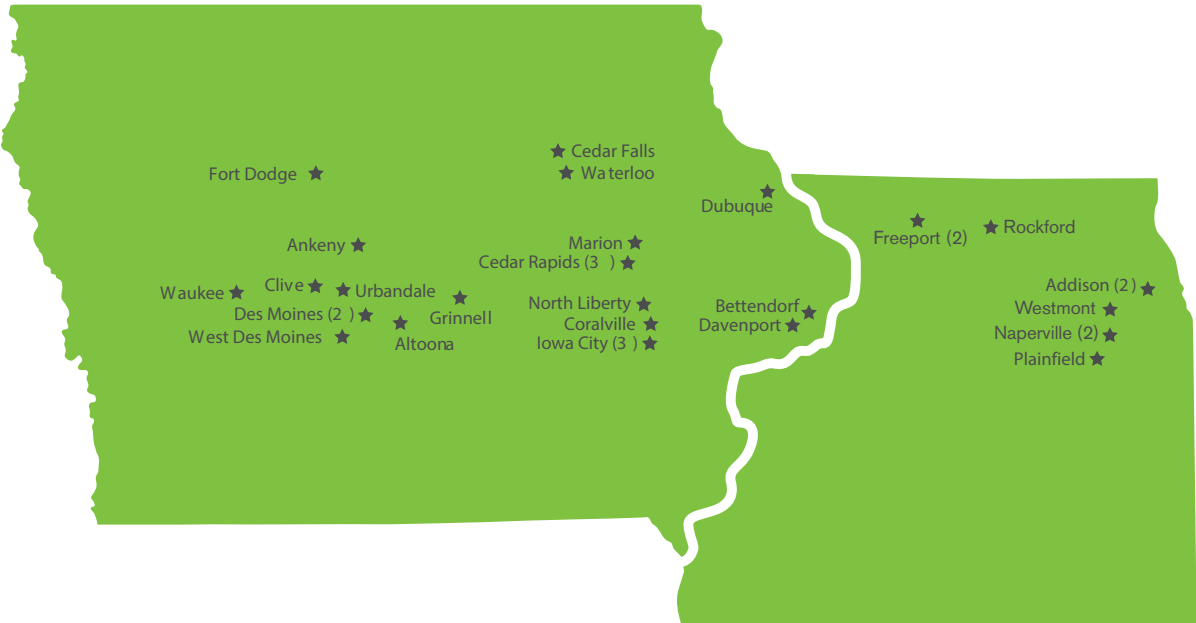
Environmental Sustainability
\$564,036

Contact Information



GreenState branches are conveniently located throughout Iowa, and in the Rockford, Freeport, and Greater Chicago, Illinois areas. 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	800-397-3790
Mailing Address	PO Box 800, North Liberty IA, 52317
Website	GreenState.org
Live Chat	GreenState.org
Routing Number	273975098
ATM Locations	To view a complete list of our ATMs, visit GreenState.org .
Email	MAC@GreenState.org







GreenState
CREDIT UNION

(800) 397-3790

[GreenState.org](https://www.GreenState.org)

