

**TRUTH-IN-SAVINGS DISCLOSURE**
**EFFECTIVE DATE: 3/01/2023**

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	
<b>Business Savings</b>	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Commercial Sweep Savings</b>	\$250,000.00 to \$999,999.99 0.10 / 0.10 \$1,000,000.00 or greater 0.15 / 0.15	Monthly	Monthly	Monthly (Calendar)	—	—	\$250,000.00	Average Daily Balance	—
<b>Partners Money Market</b>	\$10,000.00 to \$99,999.99 1.00 / 1.00 \$100,000.00 to \$249,999.99 1.19 / 1.20 \$250,000.00 to \$499,999.99 1.39 / 1.40 \$500,000.00 to \$999,999.99 1.59 / 1.60 \$1,000,000.00 or greater 1.74 / 1.75	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Business Green Money Market</b>	\$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.
<b>Business Investor Money Market</b>	\$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.

<b>Business Basic Checking</b>	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.
<b>Business Premier Checking</b>	—	—	—	—	\$500.00	\$500.00	—	—	Account transfer and withdrawal limitations apply.
<b>Business Premier Checking Plus</b>	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$500.00	\$500.00	\$2,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Commercial Analysis</b>	—	—	—	—	—	—	—	—	—
<b>Lawyer Trust Checking</b>	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	\$750.00	Average Daily Balance	—
<b>Real Estate Trust Checking</b>	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	\$750.00	Average Daily Balance	—
<b>Public Funds Mbr Savings</b>	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
<b>Public Funds Mbr Money Market</b>	\$5,000.00 to \$24,999.99 0.05 / 0.05 \$25,000.00 to \$49,999.99 0.10 / 0.10 \$50,000.00 to \$99,999.99 0.15 / 0.15 \$100,000.00 to \$499,999.99 0.15 / 0.15 \$500,000.00 or greater 0.15 / 0.15	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Public Funds Analysis</b>	—	—	—	—	—	—	—	—	—
<b>Public Funds Checking Plus</b>	\$2,000.00 to \$49,999.99 0.03 / 0.03 \$50,000.00 to \$199,999.99 0.05 / 0.05 \$200,000.00 to \$499,999.99 0.08 / 0.08 \$500,000.00 or greater 0.08 / 0.08	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,000.00	Average Daily Balance	—
<b>Public Funds Analysis Plus</b>	0.03 / 0.03	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

## 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 Business Savings, Commercial Sweep Savings, Partners Money Market, Business Green Money Market,

Business Investor Money Market, Business Premier Checking Plus, Lawyer Trust Checking, Public Funds Mbr Savings, Public Funds Mbr Money Market, Public Funds Checking Plus and Public Funds Analysis Plus 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. Business Green Money Market, Business Investor Money Market, Commercial Sweep Savings, Public Funds

Mbr Money Market, and Public Funds Checking Plus 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 Partners Money Market, Business Green Money Market, Business Investor Money Market, Commercial Sweep Savings, Public Funds Mbr Money Market, and Public Funds Checking Plus 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.

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

**3. 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.

**4. 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.

**5. 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 Business Premier Checking and Business Premier Checking Plus accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Business Savings, Partners Money Market, Business Green Money Market, Business Investor Money Market, Business Premier Checking Plus, Commercial Sweep Savings, Lawyer Trust Checking, Real Estate Trust Checking, Public Funds Mbr Money Market, and Public Funds Checking Plus 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.

**6. ACCOUNT LIMITATIONS** — For Business Savings, Partners Money Market, Business Green Money Market, Business Investor Money Market, and Public Funds Mbr

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 Fee Schedule. For Business Checking accounts, you may make 100 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 Fee Schedule. For Business Basic Checking accounts, you may make 50 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 Fee Schedule. For Business Premier Checking accounts, you may make 300 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 Fee Schedule. For Commercial Analysis, Commercial Sweep Savings, Lawyer Trust Checking, Real Estate Trust Checking, Public Funds Mbr Savings, Public Funds Analysis, Public Funds Checking Plus, and Public Funds Analysis Plus accounts, no account limitations apply.

**7. 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.

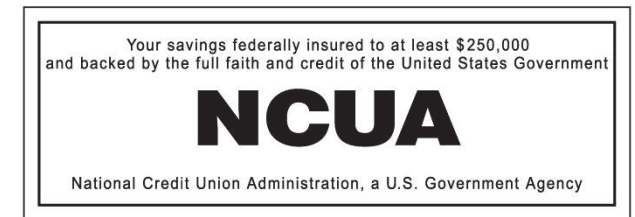
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services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

**8. 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

**9. 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.

**10. 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 8<sup>th</sup> St SE, Altoona, IA 50009

**Addison** • 1520 W Lake St, Addison, IL 60101

**Addison** • 205 N Addison Rd, Addison, IL 60101

**Naperville** • 2920 83<sup>rd</sup> 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 22<sup>nd</sup> 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 | Business Accounts



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	\$7.00
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	\$7.00
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)	
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)	
1-2 times/Year	\$29.00/Item for each submission/resubmission
3 or more times/Year	\$34.00/Item for each submission/resubmission
Overdrafts	
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 - Business Savings	\$1.00/Withdrawal or Transfer after 3 per month
Excessive Withdrawal/Transfer - Business Green Account Money Market, Business Mega Money Market, Partners Money Market, Business Investor Account Money Market	\$10.00/Withdrawal or Transfer after 3 per month
Excessive Withdrawal/Transfer - Business Premier Checking, Business Premier Checking Plus	\$0.25*/Withdrawal or Transfer after 300 per month
Excessive Withdrawal/Transfer - Business Basic Checking	\$0.25*/Withdrawal or Transfer after 50 per month
Not enrolled in eStatements - Business Basic Checking Plus, Business Premier Checking, Business Premier Checking Plus	\$3.50*/Month
Service Charge - Business Premier Checking, Business Premier Checking Plus	\$5.00*/Month
Commercial Analysis, Public Funds Analysis, Public Funds Analysis, Plus	Earning credit used to offset monthly fees, credit cannot exceed monthly fees

\*May include sales tax.

