



PO Box 800, North Liberty, Iowa, 52317-0800

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 9/01/2025

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	
Business Savings	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Business Non Dividend Savings	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
Business Investor Money Market	\$10,000.00 to \$99,999.99 2.96 / 3.00 \$100,000.00 to \$249,999.99 3.06 / 3.10 \$250,000.00 to \$499,999.99 3.15 / 3.20 \$500,000.00 to \$999,999.99 3.35 / 3.40 \$1,000,000.00 or greater 3.54 / 3.60	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Business Exclusive Money Market	\$1,000.00 to \$99,999.99 3.54 / 3.60 \$100,000.00 to \$249,999.99 3.64 / 3.70 \$250,000.00 to \$499,999.99 3.74 / 3.80 \$500,000.00 or greater 3.78 / 3.85	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Average Daily Balance	Account deposit limitations apply.
Business Basic Checking	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.
Business Premier Checking	—	—	—	—	\$1,000.00	\$1,000.00	—	—	Account transfer and withdrawal limitations apply.
Business Premier Checking Plus	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	\$2,000.00	\$2,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Lawyer Trust Checking	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	\$750.00	Average Daily Balance	—
Real Estate Trust Checking	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	\$750.00	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, , Business Investor Money Market, Business Exclusive Money Market, Business Premier Checking Plus, Lawyer Trust Checking, and Real Estate Trust 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. Business Investor Money Market and Business Exclusive Money Market 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 Business Investor Money Market and Business Exclusive 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.

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 Business 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 daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Business Savings, Business Investor Money Market, Business Exclusive Money Market, Business Premier Checking Plus, Lawyer Trust Checking, and Real Estate Trust Checking 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, Business Non Dividend Savings, and Business Investor 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 Business Basic Checking accounts, you may make 100 deposit(s), 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 Business Premier Checking and Business Premier Plus Checking accounts, you may make 250 deposit(s), 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 Business Exclusive Money Market accounts, deposits must originate from a GreenState Certificate that has matured and within the 10 day grace period. Additional deposits from maturing certificates to this account may be restricted and not guaranteed. For Lawyer Trust Checking and Real Estate Trust Checking 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).

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

IOWA LOCATIONS

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

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

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

Coralville • 1151 2nd St, Coralville, IA 52241

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

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

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

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

Marion • 727 Oakbrook Dr, Marion, IA 52302

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

Grinnell • 705 6th Ave, Grinnell, IA 50112

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

Waterloo • 930 Tower Park Dr, Waterloo, IA 50701

Bettendorf • 2123 53rd Ave, Bettendorf, IA 52722

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

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

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

Urbandale • 7031 Douglas Ave, Urbandale, IA 50322

Grimes • 1301 E 1st St, Grimes, IA 50111

Clive • 12333 University Ave, Clive, IA 50325

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

Waukee • 1085 Hickman Rd, Waukee, IA 50263

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

Dubuque • 3405 Stoneman Rd, Dubuque, IA 52002

Davenport • 3902 N Brady St, Davenport, IA 52806

ILLINOIS LOCATIONS

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

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

Westmont • 6495 S Cass Ave, Westmont, IL 60559

Naperville 83rd • 2920 83rd St, Naperville, IL 60564

Plainfield • 13440 Illinois Rte 59, Plainfield, IL 60585

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

Rockford • 3963 N Perryville Rd, Rockford, IL 61114

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

NEBRASKA LOCATIONS

Omaha • 3575 N 181st, Omaha, NE 68022

Schedule of Fees and Charges | Business Accounts



GreenState
CREDIT UNION

As of January 1, 2025

GENERAL SERVICE FEES

ATM Fee (for each ATM transaction at ATMs not owned by the Credit Union or designated network machines)	\$2.50
Cashier's or Official Checks to Third Party	\$7.00
Collection Items	\$18.00/Item
Debit Card International Transaction Fee	2.00%
Dormant Checking Fee	\$7.00/Month after 6 months
Early Close (for Checking Within 6 Months)	\$25.00
Expedited Payment (Phone)	\$25.00*
Expedited Web Payment	\$10.00*
Inactive Membership (Inactive single service member for 6 or more months)	\$35.00
Legal Process (Garnishment, Tax Levies, Summons, etc.)	As permitted by state law
NSF* (Non-Sufficient Funds - Return unpaid ACH or Check) - maximum of 10 per day	\$29.00/Item**
OD Privilege* (Overdrafts) - maximum of 10 per day	\$29.00/Item**
Paper Statement Fee (checking accounts only)	\$3.50
Photocopy of Check	\$2.00*/Check
Research Information (includes copies of statements)	\$30.00*/hr. Minimum of 1 hour.

GENERAL SERVICE FEES (cont.)

Return Item (ACH Deposit)	\$8.00
Returned Item (ACH or Check for Loan Payment)	\$29.00/Item**
Return Item (Online Loan Payment from non-GreenState Account)	\$39.00/Item**
Return Mail	\$7.00/Item
Starter Checks	\$3.00/4 checks
Stop Payment	\$29.00*/Request
Transfer Fee (From deposit accounts or personal credit lines excluding home equity loans and Rainy Day Savings accounts)	\$5.00***
Unknown Address	\$9.00/Month
Wire Transfer (Incoming)	\$10.00
Wire Transfer (Domestic – Outgoing)	\$25.00

SAFE DEPOSIT BOX FEES

Safe Deposit Box	Call for pricing and availability
Safe Deposit Box Drilling	\$200.00
Safe Deposit Box Key Replacement	\$25.00

SPECIFIC ACCOUNT FEES

Excess W/D - Business Savings, Business Non Dividend Savings	\$1.00/Withdrawal or Transfer after 3 per month
Excess W/D for Money Markets - Business Elite, Business Green Account, Business Investor Account, Indexed Business	\$10.00/Withdrawal or Transfer after 3 per month
Excess W/D - Public Funds Savings, Public Funds Money Market	\$10.00/Withdrawal or Transfer after 6 per month
Excess Item - Business Basic Checking	\$0.25*/Deposit(s), Withdrawal(s) or Transfer(s) after 100 per month
Excess Item - Business Premier Checking, Business Premier Plus Checking	\$0.25*/Deposit(s), Withdrawal(s) or Transfer(s) after 250 per month
Not enrolled in eStatements - Business Basic Checking Plus, Business Premier Checking, Business Premier Plus Checking	\$3.50*/Month
Service Fee - Business Premier Checking	\$1,000.00 daily balance to avoid \$7.50 monthly fee
Service Fee - Business Premier Plus Checking	\$2,000.00 daily balance to avoid \$7.50 monthly fee
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.

**For each submission.

***May include sales tax. Minimum transfer is \$100.

Insured by NCUA