



GreenState
CREDIT UNION

Products and Services

Introduction 2

Checking Services 3

Online Banking 4

Deposit Services 6

Loans 8

Mortgages 10

Credit Cards 12

Business & Commercial 14

Trust Services 16

Wealth Management 18

Insurance 20

Locations + Contact Information 21

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Welcome to GreenState Credit Union.

Established in 1938, GreenState is a member-owned financial cooperative serving over 400,000 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 600 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.

Vic Israni

Vic Israni
President/CEO
GreenState Credit Union



GrowGreen Checking The Free Checking with Growth Potential



It all starts with a Free Checking Account.

No minimum balance required.

Actively use your **credit card** and earn

4.00%

APY*

on balances up to \$19,999. Minimum \$1,000 average daily balance required.

Bonus points redeemable for even more cash back!

or

Use your **debit card** and earn

3.00%

APY*

on balances up to \$19,999. Minimum \$1,000 average daily balance required.

Earn 3.00% APY if you use your debit card in combination with your credit card.**

Enjoy a checking account with unlimited access to your account with convenient tools to manage your money:

- Free access to over 33,000 ATMs nationwide
- Daily credit score updates & credit monitoring
- Contactless debit & credit cards with fraud protection
- Mobile wallet compatibility (Apple, Google, Samsung Pay)



Earn dividends for using your GreenState card. You decide how much you want to earn. Let's grow!

*APY is Annual Percentage Yield. APY is accurate as of 8/1/2025. Rate is subject to change after the account is opened. 0.05% APY paid on funds exceeding those amounts if qualifiers are met. If qualifiers are not met, 0.01% APY will be paid on all balances. Fees may reduce earnings on the account. Requirements to earn the premium yield each month include 1) Fifteen or more purchases with your GreenState credit or debit card with a minimum of \$15 per transaction. If a member makes 15 qualifying purchases with their credit card, they will earn the credit card yield. 2) An ACH / Direct Deposit or ACH withdrawal of at least \$500 must post and clear the account (internal transfers excluded). 3) \$1,000 average daily balance maintained. If average daily balance of \$1,000 or more is met, interest will be paid on the entire average balance. Overdraft/returned item fees may apply. \$50 initial deposit required. Offer is for one checking account per individual. Credit card and debit card must be listed under the same account as the GrowGreen Checking to qualify. Personal accounts only. Checking accounts are considered dormant after six consecutive months with no member-initiated transfers or transactions. Dormant checking accounts will be charged a dormant checking fee of \$7 per month. Membership required with a minimum \$5 share deposit.

**A combination of qualifying debit and credit card purchases may be used to earn the debit card yield.

For Debit Cards or Debit/Credit Combinations

- 3.00% APY paid on balances up to \$19,999
- Account holder must be at least 16 years of age to be paid interest using a debit card and at least 18 years of age to be paid interest using a credit card or combination of credit card and debit card
- Transactions must post and clear within the calendar month

For Credit Cards:

- 4.00% APY paid on balances up to \$19,999
- Account holder must be 18 years of age or older to be paid interest
- Transactions must post to the card between the first day of the month and the second-to-last day of the month. Transactions posted on the last day of the month will be applied to the next month's totals
- Any points earned on the credit card will still accrue even if these requirements are not met

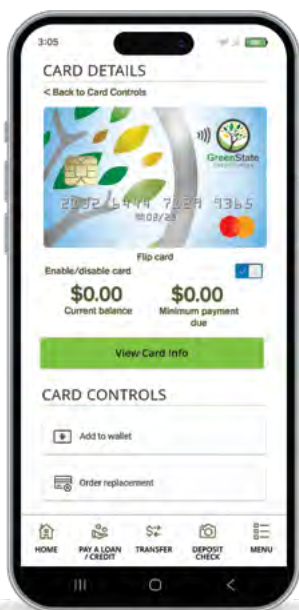
Online Banking



Online Banking

Securely manage your money with one simple login. Check balances, view transaction history, pay bills, transfer funds, schedule payments, update account information, and more. Third party internet and data fees may apply.

- Send money through **zelle**
- View your credit score, and see helpful tips to increase your score
- Set alerts when balances are low or for specific transactions
- Real-time credit card alerts
- Easily deposit a check with your phone or tablet
- Enable / disable debit and credit cards
- Set travel alerts
- View total assets / liabilities
- View credit card rewards points
- Increased security with digital card capabilities
- Disponible en español



Mobile Pay

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



Explore: Financial Tools

Manage your finances effortlessly with these tools, designed to keep everything in one convenient place:

- Transaction Categorization
- Spending Overview
- Budgeting
- Spending Trends
- Cash Flow Management
- Net Worth Tracking
- Debt Management



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 (NCUA), an agency of the U.S. Government.

In addition to regular savings, we offer:

Rainy Day Savings

One of the best ways to build financial security is to have enough in savings to handle emergencies that may come your way. Our Rainy Day Savings account makes building an emergency savings fund easy. Choose an automatic transfer of 2-10% from each deposit to your checking account, round up debit card transactions to the nearest dollar, or both to grow your saving automatically.

Certificates

No immediate plans for your savings? Open a certificate 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. Terms range from 3 to 60 months. Visit GreenState.org for rates and monthly specials.

Money Market Accounts

GreenState Money Market Accounts are interest-bearing accounts that pay a higher interest rate than regular savings. Our Money Market Accounts use tiered rates to maximize your earnings and are a great place to store 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.



*There is up to a \$30 service fee to skip each payment on each loan. This fee will be added to the principal balance of your loan at the time the skip is processed. For example, if your principal balance prior to the skip request is \$15,000, this will increase to \$15,030. The amount of your loan payment will not increase but the amount you repay over the life of the loan will be higher. All accounts with GreenState Credit Union must be in good standing for the loan to qualify for the Skip A Payment program. Good standing means that all loans with GreenState Credit Union are less than 15 days past due, all share accounts are in a positive status, the Credit Union has not experienced a loss on any loan or deposit account due to charge-off, repossession, bankruptcy, foreclosure, or be a specialty classified loan, and auto loans cannot have Collateral Protection Insurance in place due to a lack of adequate insurance. Any automatic payments GreenState Credit Union originates by ACH from an external account with another financial institution or by Off Cycle Transfer from an internal GreenState Credit Union account will be suspended during an approved skipped period. Payments made via payroll deduction will be deposited into your GreenState Credit Union savings account. It is your responsibility to stop and restart recurring payments set up in GreenState Credit Union's online banking. GreenState Credit Union does not have access to modify your online payments. It is also your responsibility to stop and restart payments you have set up through a 3rd party (i.e., Pegasus Pay, Online Bill Payer etc.) The following loans are not eligible for the Skip A Payment program: commercial, mortgage, home equity, home equity line of credit, EZ Access line of credit, credit card, mobile home loans, natural disaster loans, personal loans managed by lending partners (Payoff Inc, Upgrade), and 0% pandemic/natural disaster loans. You may request a Skip A Payment per eligible loan a maximum of two times in a 12-month period. Consecutive skips are not permitted and three consecutive monthly payments must be made on the loan before it would be eligible for another Skip A Payment. There are some auto loans that are only permitted one Skip A Payment per 12-months. Loans must be at least 185 days old, with six (6) contractual payments received to apply for Skip A Payment. If you are experiencing a long-term financial hardship that affects your ability to make loan payments, please contact our Loss Mitigation Department at (800) 446-3719. If eligible, this Skip A Payment will skip the next monthly payment or remainder of the next monthly payment on your loan. If your payment is due more frequently than once per month, the following number of payments will be skipped:

- Weekly=four consecutive payments
- Every other week= two consecutive payments
- Twice a month=two consecutive payments

Finance charges (interest) will continue to accrue according to your contract term's daily basis.



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. Consult a tax professional.

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.

Immigration Loans

We want to be your trusted financial partner as you navigate the U.S. immigration system. We realize how expensive the application cost and fees associated with this process are. We are here to help with loans up to \$3,000.



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 options 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 and Illinois 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. 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 lower credit score 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.

*Source: Marketrac Report





Did You Know?

Platinum Rewards and World cardholders enjoy a special welcome incentive. Platinum Rewards cardholders will receive 15,000 bonus points* if they make \$500 in purchases in the first 60 days. World cardholders will receive 25,000 bonus points** if they make at least \$1,000 in purchases in the first 60 days. These points can be redeemed for \$150 or \$250 cash respectively, or banked for larger rewards later. Some restrictions apply.



*Make \$500 in purchases within the first 60 days from opening a new GreenState Platinum Rewards Mastercard and you'll receive 15,000 bonus points. Cash that in for \$150 or bank it for later. Bonus points are awarded to new Platinum Rewards cardholders on their first two monthly statements if purchase minimum is met. **Make \$1000 in purchases within the first 60 days from opening a new GreenState World Mastercard and you'll receive 25,000 bonus points. Cash that in for \$250 or bank it for later. Bonus points are awarded to new World cardholders on their first two monthly statements if purchase minimum is met. Limited time offer subject to change. No offers are indications of preapproval or prequalification for any credit or loans. Credit and loans are subject to credit qualifications and approval. Limited time offer subject to change. Fees may reduce earnings. Membership required with a \$5 share savings deposit.

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 & EV charging, 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% APR* for 6 months
- Non-variable rates as low as 14.99% APR* thereafter
- No Annual Fees



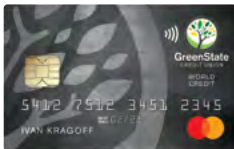
Platinum Mastercard

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% APR* 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 & EV charging, 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% APR* for 6 months
- Non-variable rates as low as 14.99% APR* thereafter
- No Annual Fees

*APR is Annual Percentage Rate. Membership required with a \$5 share savings deposit. All credit cards are subject to approval. 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.

Card Activity Alerts

Keep your accounts secure by enrolling in transaction alerts with Card Controls in Online Banking. You may enable alerts for select transactions that meet criteria you choose, such as transactions over a certain dollar amount or for online transactions. Card activity alerts can be delivered via text and/or email. Third party internet and data fees may apply.

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's Treasury Management team has a combined 70+ years of experience and is ready to help with all of your commercial banking needs.





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 Certificates
- 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. We combine up-to-date technology and integrated operations for flexible solutions. Our locally based relationship managers along with our treasury management experts will tailor deposit and treasury management solutions to your unique needs.

Products & Services

- Remote Deposit Capture
- ACH Origination – Credit and Debit Services
- Reconciliation, Positive Pay Services & Fraud Prevention Tools
- Investment & Loan Sweep Accounts
- Robust Online Information Reporting
 - Specialized Reports
 - Online Wires
 - Stop Payments
 - Account Alerts

Commercial Loans

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.

Commercial Insurance

Protect your business from risks and liabilities with tailored coverage from GreenState Insurance. Visit [GreenState.org/Insurance](https://www.GreenState.org/Insurance) to learn more.

Non-deposit investment products such as insurance are not FDIC or NCUA insured, are not guaranteed by the bank/financial institution, are not obligations of the bank/financial institution, and are subject to risks, including possible loss of the principal investment.



Did You Know?

GreenState Trust Services can be named as executor or trustee in estate planning documents. Contact our Trust Team to discuss.





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.

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

<p>Trust Services</p> <p>Financial Planning Retirement Planning Estate Planning</p> <ul style="list-style-type: none">• Executor Services• Conservator Services• Corporate Trustee or Successor Trustee	<p>Investment Services</p> <p>Exchange Traded Funds (ETFs) Strategy Asset Allocation Portfolio Consultation</p>
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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 an 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 Children

Those with no/distant children 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 positioned across our footprint to be your partner for investing and planning needs.





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
TIAA Advisory Services

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, including 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

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** the past seven years and running. 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.





About Us

GreenState Insurance is a leading independent insurance agency in the Midwest, dedicated to helping you safeguard your assets. With a professional, full-service staff and access to top-rated providers, we offer expert advice tailored to your unique needs.

The Benefit of Independence

As an independent agency, we have the flexibility to compare multiple insurance providers. Our role is to serve as your trusted advisor, consulting with you to understand your needs and recommending the best combination of coverage, service, and value.

Home

Your home is likely your largest purchase and most valuable asset. Our team searches multiple providers to build a policy that protects against a wide range of risks. Ask us about bundling your home and auto insurance to save money and create a comprehensive protection plan.

Auto

Whether you drive a car, truck, van, boat, motorcycle, or RV, GreenState Insurance has the right products to protect your journey. Bundling your home with your auto or insuring multiple vehicles may qualify you for discounts on your monthly premiums that our dedicated staff will identify to find you the greatest value.

Business

Running a business is a full-time job, and our clients often don't have time to become insurance experts. Whether it's Liability, Property, Builders Risk, Cyber, Health, or other coverage needs, GreenState Insurance ensures your business and employees are protected.

Life

Life insurance provides financial security in the event of an unexpected or untimely death. It's a vital component of any financial portfolio, offering peace of mind for your loved ones. Our agents simplify the process and help you select the best policy for your needs.

Let GreenState Insurance be your partner in protection. Visit [GreenState.org/Insurance](https://www.GreenState.org/Insurance) to connect with one of our experienced agents.

Non-deposit investment products such as insurance are not FDIC or NCUA insured, are not guaranteed by the bank/financial institution, are not obligations of the bank/financial institution, and are subject to risks, including possible loss of the principal investment.

Contact Information



GreenState
CREDIT UNION

GreenState branches are conveniently located throughout Iowa, Omaha, 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



New branches coming in 2026:

- Omaha, NE
- Des Moines, IA
- Downers Grove, IL

Giving Back to the Community



This year, GreenState will support over 450 charitable programs and events.



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



GreenState will contribute \$3,250,000 to support charities in Iowa, Illinois, and Nebraska in 2025.





GreenState
CREDIT UNION

(800) 397-3790

GreenState.org

Insured
by NCUA

