



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

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: June 1, 2026

The rates, fees and terms applicable to your account at GreenState 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	
Share Savings	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings	\$0.00 to \$2,499.99 1.24 / 1.25 \$2,500.00 or greater 0.50 / 0.50 to	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Rainy Day Savings	\$0.00 to \$2,499.99 1.00 / 1.00 \$2,500.00 or greater 0.05 / 0.05 to	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Rainy Day Savings Non-Dividend	—	—	—	—	\$5.00	—	—	—	—
Non-Dividend Savings	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
Secured Shares/Loan	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Impact Money Market	\$0.00 to \$2,499.99 0.05 / 0.05 \$2,500.00 to \$49,999.99 1.44 / 1.45 \$50,000.00 to \$99,999.99 1.64 / 1.65 \$100,000.00 to \$249,999.99 1.83 / 1.85 \$250,000.00 to \$499,999.99 2.03 / 2.05 \$500,000.00 to \$999,999.99 2.23 / 2.25 \$1,000,000.00 or greater 2.24 / 2.45	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.

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 3.20 / 3.25 \$1,000,000.00 or greater 3.30 / 3.35	Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$10,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Exclusive Money Market	\$1,000.00 to \$99,999.99 3.35 / 3.40 \$100,000.00 to \$249,999.99 3.40 / 3.45 \$250,000.00 to \$499,999.99 3.45 / 3.50 \$500,000.00 or greater 3.49 / 3.55	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Average Daily Balance	Account deposit limitations apply.
HSA Money Market	\$100.00 to \$4,999.99 0.05 / 0.05 \$5,000.00 to \$24,999.99 0.45 / 0.45 \$25,000.00 to \$49,999.99 0.75 / 0.75 \$50,000.00 to \$99,999.99 0.75 / 0.75 \$100,000.00 to \$499,999.99 0.85 / 0.85 \$500,000.00 or greater 1.14 / 1.15	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Average Daily Balance	—
IRA Money Market	\$100.00 to \$4,999.99 0.05 / 0.05 \$5,000.00 to \$24,999.99 0.45 / 0.45 \$25,000.00 to \$49,999.99 0.75 / 0.75 \$50,000.00 to \$99,999.99 0.75 / 0.75 \$100,000.00 to \$499,999.99 0.85 / 0.85 \$500,000.00 or greater 1.14 / 1.15	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	—
Exclusive IRA Money Market	\$1,000.00 to \$99,999.99 3.35 / 3.40 \$100,000.00 to \$249,999.99 3.40 / 3.45 \$250,000.00 to \$499,999.99 3.45 / 3.50 \$500,000.00 or greater 3.49 / 3.55	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Average Daily Balance	Account deposit limitations apply.

GrowGreen Checking with Debit Card or Combination of Debit and Credit Card Qualifications Met (See Section 3) Qualifications Not Met (See Section 3)	\$0.00 to \$19,999.99 2.96 / 3.00 \$20,000.00 or greater 0.05 / 0.05 to 0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
GrowGreen Checking with Credit Card Only Qualifications Met (See Section 3) Qualifications Not Met (See Section 3)	\$0.00 to \$19,999.99 3.93 / 4.00 \$20,000.00 or greater 0.05 / 0.05 to 0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
Free Checking	—	—	—	—	\$50.00	—	—	—	—
Access Checking	—	—	—	—	\$50.00	—	—	—	—
HSA Checking	—	—	—	—	—	—	—	—	—

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 Share Savings, Youth Savings, Rainy Day Savings, Secured Shares/Loan, Impact Money Market, Investor Money Market, Exclusive Money Market, HSA Money Market, IRA Money Market, Exclusive IRA Money Market, and GrowGreen 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. Youth Savings, Rainy Day Savings, Impact Money Market, Investor Money Market, Exclusive Money Market, HSA Money Market, IRA Money Market, Exclusive IRA Money Market, and GrowGreen Checking 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 Impact Money Market, Investor Money Market, Exclusive Money Market, HSA Money Market, IRA Money Market, and Exclusive IRA 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. For Youth Savings, Rainy Day Savings, and GrowGreen Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range. For additional details please refer to

section 2 for Rainy Day Savings accounts and Section 3 for GrowGreen Checking accounts.

2. RAINY DAY SAVINGS AND RAINY DAY SAVINGS NON-DIVIDEND — For the Rainy Day Savings program, the Credit Union will help you automatically set money aside in this savings account. You may opt to have a Rainy Day Savings or Rainy Day Savings Non-Dividend account that will allow you to elect in whole numbers between 2% to 10% Transfers, Round-Up Transfers, or both. You can unenroll from either of these options at any time. If you unenroll, the transfers will be discontinued, and your Rainy Day Savings or Rainy Day Savings Non-Dividend funds will be converted to your Share Savings or Non Dividend Savings account at the time of unenrollment. The terms and conditions of the Share Savings or Non Dividend Savings account will then apply. Requests to be unenrolled from your Rainy Day Savings and Rainy Day Savings Non-Dividend account will require written confirmation.

By enrolling in the Transfer service, you grant the Credit Union permission to automatically transfer the amount you elected in whole numbers between 2% and 10% of your checking account deposits to your Rainy Day Savings or Rainy Day Savings Non-Dividend account. This transfer will process at the end of each calendar day that you make a qualifying deposit to your checking account via ACH direct deposit, at an ATM, Zelle, via remote deposit capture, or in person at one of our office locations. In the event your account has a negative ledger balance at the time of your deposit, the elected transfer amount will be determined using the positive ledger balance achieved after the funds are deposited to the account. This account will be set up automatically as an overdraft protection account for your checking account. Transfers in increments of

\$100.00 will be moved to your checking account if there are insufficient funds to cover any transactions trying to post to your checking account. There is no fee associated with these transfers.

By enrolling in the Round-Up Transfer service, you grant the Credit Union permission to round up the amount of any debit card purchase (excluding ATM transactions) that posts to your checking account to the next whole dollar amount and transfer the round-up amounts to your Rainy Day Savings or Rainy Day Savings Non-Dividend. We aggregate these round-up amounts each calendar day and make a single transfer from your checking account to your Rainy Day Savings or Rainy Day Savings Non-Dividend account at the end of the calendar day. Even dollar amounts do not round up. We will not round up any debit card transaction that results in a negative ledger balance. Additionally, if the transaction results in a negative available balance, the transfer to your Rainy Day Savings or Rainy Day Savings Non-Dividend account will not occur.

3. GROWGREEN CHECKING — For GrowGreen Checking accounts, you may qualify for a premium rate if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) maintain a minimum average daily balance of \$1,000.00; 2) make 15 debit/credit card purchases of \$15.00 or more per purchase (excludes ATM transactions for debit cards and cash advance, balance transfers, and convenience check transactions for credit cards) that post and settle your account, debit and credit card transactions are counted separately and can be combined to meet the minimum transaction requirement; and 3) receive automatic deposit or withdrawals (ACH) totaling a minimum of \$500.00 that post and settle your account (excludes internal

credit union transactions). If you qualify with both a debit card and a credit card in the same qualification cycle, you will earn the rates applicable for the credit card. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle.

If you have a debit card and you meet the minimum qualification requirements during the monthly qualification cycle, using just the debit card or a combination of debit and credit card purchases, the first dividend rate and annual percentage yield listed in the Rate Schedule for debit cards will apply if your balance is \$19,999.99 or less. The second dividend rate and annual percentage yield listed for debit cards for this account will apply if your balance is \$20,000.00 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you have a debit card and you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed for debit cards in the Rate Schedule will apply to the full balance of your account. The monthly qualification cycle for debit cards is defined as the period beginning on the first day of the calendar month and ending on the last day of the calendar month. The monthly qualification cycle for credit cards is defined as the period beginning on the first day of the calendar month and ending on the second to last day of the calendar month. Must be 16 years or older to earn dividends using a GreenState debit card. Must be 18 years or older for issuance of a GreenState credit card.

If you have a credit card and you meet the minimum qualification requirements during the monthly qualification cycle, using only the credit card, the first dividend rate and annual percentage yield listed in the Rate Schedule for credit cards will apply if your balance is \$19,999.99 or less. The second dividend rate and annual percentage yield listed for credit cards for this account will apply if your balance is \$20,000.00 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you have a credit card and you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed for credit cards in the Rate Schedule will apply to the full balance of your account. The monthly qualification cycle for credit cards is defined as the period beginning on the first day of the calendar month and ending on the second to last day of the calendar month. Must be 18 years or older for issuance of a GreenState credit card. One dividend earning Checking account is allowed per social security number.

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

5. 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.

6. 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.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 Impact Money Market 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 during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share Savings, Investor Money Market, Exclusive Money Market, HSA Money Market, IRA Money Market, and Exclusive IRA Money Market 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. For all Money Market accounts, if your account has a zero balance for two (2) consecutive month end cycles, the account will be closed.

8. ACCOUNT LIMITATIONS — For Share Savings, Youth Savings, Non Dividend Savings, Secured Shares/Loan, and 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 Youth Savings accounts, the account will be automatically transferred to a Share Savings account when the owner reaches the age of 18. For Impact Money Market accounts, you may make six (6) 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 Exclusive Money Market and Exclusive IRA 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 Rainy Day Savings, Rainy Day Savings Non-Dividend, HSA Money Market, IRA Money Market, GrowGreen Checking, Free Checking, Access Checking and HSA Checking accounts, no account limitations apply.

9. 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.

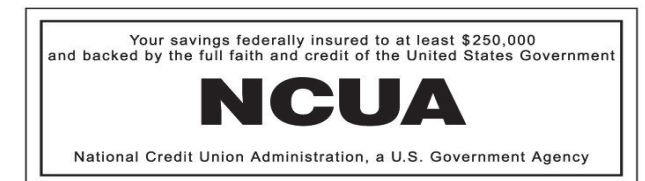
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services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

10. 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

11. 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.

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



Schedule of Fees and Charges | Consumer Accounts



GreenState
CREDIT UNION

As of April 13, 2026

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%
Debit Card Rush	\$35.00/Card
Early Close (for Checking Within 6 Months)	\$25.00
Expedited Payment (Phone)	\$25.00*
Expedited Web Payment	\$10.00*
External Transfer Fee for IRA/Deposit Accounts	\$28.00
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 5 per day	\$29.00/Item**
OD Privilege* (Overdrafts - Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.)	\$29.00/Item**
Paper Statement Fee (checking accounts only)	\$3.50
Photocopy of Check	\$2.00*/Check

GENERAL SERVICE FEES (cont.)

Research Information (includes copies of statements)	\$30.00*/hr. Minimum of 1 hour.
Return Item ACH Deposit)	\$8.00
Return Item ACH or Check for Loan Payment)	\$29.00/Item**
Return Item (Online Loan Payment from non-GreenState Account)	\$39.00/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	\$7.00/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 - Escrow Savings, Non Dividend Savings, Regular Savings, Youth Savings	\$1.00/Withdrawal or Transfer after 3 per month
Excess W/D - Investor Account Money Market,	\$10.00/Withdrawal or Transfer after 3 per month
Excess W/D - Impact Account	\$10.00/Withdrawal or Transfer after 6 per month
Not enrolled in eStatements - Access Checking, Free Checking, GrowGreen Checking	\$3.50*/Month
Service Fee - Access Checking	\$4.75*/Month
Service Fee - Impact Account	\$2,500.00 daily balance to avoid \$10 monthly fee

*May include sales tax.

**For each submission.

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

Insured by NCUA