



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	
<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>Business Non Dividend Savings</b>	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
<b>Business Investor Money Market</b>	\$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.
<b>Business Exclusive Money Market</b>	\$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.
<b>Business Basic Checking</b>	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.
<b>Business Premier Checking</b>	—	—	—	—	\$1,000.00	\$1,000.00	—	—	Account transfer and withdrawal limitations apply.
<b>Business Premier Checking Plus</b>	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.
<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	—

**BUSINESS ALL OTHER**

## 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. For all Money Market accounts, if your account has a zero balance for two (2) consecutive month end cycles, the account will be closed.

**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.

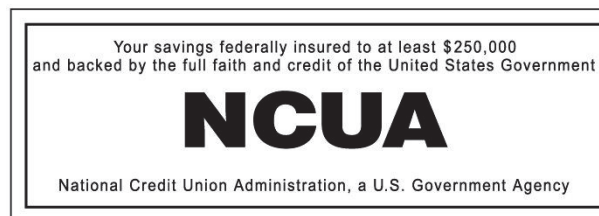
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services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



# Schedule of Fees and Charges | Business 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
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 - 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
Returned 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	
<b>Excess W/D -</b> Business Savings, Business Non Dividend Savings	\$1.00/Withdrawal or Transfer after 3 per month
<b>Excess W/D for Money Markets -</b> Business Investor Account, Indexed Business	\$10.00/Withdrawal or Transfer after 3 per month
<b>Excess W/D -</b> Public Funds Savings, Public Funds Money Market	\$10.00/Withdrawal or Transfer after 6 per month
<b>Excess Item -</b> Business Basic Checking	\$0.25*/Deposit(s), Withdrawal(s) or Transfer(s) after 100 per month
<b>Excess Item -</b> Business Premier Checking, Business Premier Plus Checking	\$0.25*/Deposit(s), Withdrawal(s) or Transfer(s) after 250 per month
<b>Excess Item -</b> Indexed Business Checking	\$0.25*/Deposit(s), Withdrawal(s) or Transfer(s) after 350 per month
<b>Not enrolled in eStatements -</b> Business Basic Checking Plus, Business Premier Checking, Business Premier Plus Checking, Indexed Business Checking	\$3.50*/Month
<b>Service Fee -</b> Business Premier Checking	\$1,000.00 daily balance to avoid \$7.50 monthly fee
<b>Service Fee -</b> Business Premier Plus Checking	\$2,000.00 daily balance to avoid \$7.50 monthly fee
<b>Service Fee -</b> Indexed Business Checking	\$10,000.00 daily balance to avoid \$10.00 monthly fee
Commercial Analysis, Public Funds Analysis, Public Funds Analysis	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