



IMPORTANT NOTICE AND CHANGE IN TERMS

We have made a change to our Services Agreement and Disclosures (also known as the "Owner's Manual" and referred to hereafter as the "Agreement") that amends the terms of your relationship with TruStone Financial Credit Union (the "Credit Union"), effective May 1, 2023. Notice of this change has also been posted at www.TruStoneFinancial.org.

Our current Agreement contains the following provisions:

Notices.

Any notice you send us will not be effective until it is actually received. Any notices, statements, or other correspondence we send you regarding any of your accounts may be sent by ordinary mail to the last mailing address you have provided to us. If there is more than one owner on your account, notices, statements, and correspondence may be sent to any joint owner or representative. You assume the risk of loss in the mail. Any notice we send you will be effective when mailed to the mailing address you, your joint owner or your representative provided.

Amendments.

We may amend the terms and conditions of this disclosure, and any other disclosures you may have received at the time you opened your account. When required by law, notice will be mailed at least 30 calendar days before the effective date of the change. Notice of all other changes may be provided by posting the changes in our offices or on our website, enclosing the notice in a statement or mailing the notice to you at the mailing address on file with us. If any part of these disclosures is found to be invalid, it shall not affect the validity of any other part of this Agreement.

Effective May 1, 2023, our Agreement will provide as follows:

Notices.

Any notice you send us will not be effective until it is actually received. Any notices, statements (unless agreed to otherwise), or other correspondence we send you regarding any of your accounts may be sent by ordinary mail to the last mailing address you have provided to us or to the email address to which we send your statements. If there is more than one owner on your account, notices, statements, and correspondence may be sent to any joint owner or representative. You assume the risk of loss in the mail. Any notice we send you will be effective when mailed to the mailing address you, your joint owner or your representative provided.

Amendments.

We may change, alter, amend, or add to the terms and conditions of this disclosure, and any other disclosures you may have received at the time you opened your account. When required by law, notice will be mailed or emailed (per the above section on "Notices") at least 30 calendar days before the effective date of the change. Notice of all other changes may be provided by posting the changes in our offices or on our website, enclosing the notice in a statement or mailing the notice to you at the mailing address on file with us. If any part of these disclosures is found to be invalid, it shall not affect the validity of any other part of this Agreement.

Questions regarding this Notice or any portion of the Owner's Manual may be directed to the number below.