



**IMPORTANT NOTICE AND MATERIAL CHANGE IN TERMS
(INCLUDING THE DISPUTE RESOLUTION-ARBITRATION PROCEDURE – PLEASE READ)**

Dear Member:

We have updated 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 June 1, 2023. A copy of the updated Agreement is enclosed. Our current Agreement is available at TruStone.org until June 1, 2023, at which time it will be replaced on our website by the updated Agreement.

One important change in the updated Agreement is an amended Dispute Resolution-Arbitration provision, which includes a waiver of your right to file or otherwise participate in a class action lawsuit. This provision will impact your procedural rights in the event you have a dispute with the Credit Union. Please review the amended Dispute Resolution-Arbitration provision thoroughly. Unless you specifically reject the amended Dispute Resolution-Arbitration provision in the updated Agreement prior to June 1, 2023, you and the Credit Union agree to resolve any and all claims, disputes, or controversies which are subject to the terms of the amended Dispute Resolution-Arbitration provision according to the terms of that provision. If you reject the amended Dispute Resolution-Arbitration provision, all other parts of the updated Agreement will continue to apply to your account. Rejecting the amended Dispute Resolution-Arbitration provision will invalidate any previous arbitration agreements that you have with the Credit Union, but will have no effect on any future arbitration agreements. If you do not reject the amended Dispute Resolution-Arbitration provision as provided in this Notice, your continued use of your accounts will be deemed acceptance of the amended Dispute Resolution-Arbitration provision.

The **only** way you can reject the amended Dispute Resolution-Arbitration provision is to provide written notice to the Credit Union at the following address: TruStone Financial Credit Union, ATTN: Operations Department, 14601 27th Avenue North, Suite 104, Plymouth, MN 55447. The written notice you send to the Credit Union must:

- State that you do not agree to the arbitration provision;
- Be postmarked no later than June 1, 2023;
- Include your name, address, phone number and account number(s) to which the rejection applies;
and
- Be signed by the primary owner of the account.

Note: you must identify the account number for each account for which you wish to opt out.

Another important change involves overdraft fees. Upon the effective date, overdraft fees will be imposed only if your available balance is insufficient at the time a debit-card transaction is authorized and at the time it is paid and posted (which could be days later).

The updated Agreement also provides that the time to bring any legal action against the Credit Union is one year from when a cause of action accrues.

The updated Agreement also contains a small number of other clarifications and amendments.

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