

# Member *Link*

True  
to Our  
Word.

YOUR TRUSTONE  
EXCLUSIVES



# Bigger Back Yard. It's time.

There are a lot of reasons to want a big backyard. Like growing your own vegetables, a dog birthday party, relaxing after a long day or celebrating with family and friends. Whatever your reason, TruStone Home Mortgage is here to help.



## WHY TRUSTONE HOME MORTGAGE?



### Competitive Rates

Everybody says it, but our rates are honestly some of the lowest in the area.



### No Delays Guaranteed.

With TruGuarantee from TruStone Home Mortgage, your new cabin will close on time - or we'll pay your closing costs<sup>1</sup>.



### Local Experts

Mortgage experts from your community to help you navigate the entire home loan process.

**Get started today, call us for a free mortgage consultation.**

**(844) 346-4483 / [TRUSTONE.ORG/DREAMBACKYARD](https://www.trustone.org/dreambackyard)**

<sup>1</sup>) Terms, conditions, and timing restrictions apply. Conventional purchase loans only. Subject to underwriting approval. Offer subject to change. Visit [TruStone.org/TruGuarantee](https://www.TruStone.org/TruGuarantee) for complete details.

## Ready to buy your first home?

### We can help.

Join us for a FREE Home Buying Seminar with a TruStone Home Mortgage expert. Walk away with the knowledge you need to purchase your dream home, including learning how the process works and how to get started in your home buying journey.

**RSVP today at [TruStone.org/events](https://www.TruStone.org/events)**



# Get Paid Early.

**You can.** With TruPayday and a TruStone Checking account, your money arrives in your checking up to 2 days early<sup>2</sup>.



**CHECKING  
BONUS OFFER**

EARN UP TO  
**\$350<sup>3</sup>**

**WHEN YOU  
OPEN AND USE A  
TRUSTONE CHECKING**

Enjoy access to over 65,000 surcharge-free ATMs nationwide, digital banking, free bill pay, mobile deposit and much more.

## Why wait?

Get paid early and a \$350 bonus today.

[TruStone.org/TruPayday](https://TruStone.org/TruPayday)

2) Direct Deposit Required. 3) Offer valid 5/30/22-10/31/22. One account per membership and member must not have a current or prior checking account with TruStone. Allow up to 60 days from account opening for cash back deposit. Recipient is responsible for applicable taxes. Earn cash back for the following actions within 45 days of account opening: 1) \$100 for direct deposit of \$1000. Cash back increases to \$200 if direct deposit reaches \$2,500, and increases to \$300 if direct deposit reaches \$5,000. 2) \$50 cash back for enrolling in e-statements. Visit [TruStone.org](https://TruStone.org) for details.



## The Decision is Easy.

**GET 0% TODAY.**

Open a TruStone Visa Signature Credit Card and pay no interest on purchases and balance transfers for 6 months. Following 0% Introductory period, rates range from 12.15%-17.9%APR based on credit worthiness. Plus, no matter where you shop, you will always earn unlimited points<sup>4</sup> for valuable rewards like cash back, travel and more.

**\$100 Cash Bonus<sup>5</sup>**

When you spend \$1,000 or more in the first 90 days of account opening.

**0% Promotional APR for 6 Months<sup>6</sup>**

After 6 months, the rate returns to the standard purchase APR ranging from 12.15%-17.9%APR.

**NO ANNUAL FEE | NO PROMO FEE | NO TRANSFER FEE**

## Transfer & Save Today.

To see how much you could save with a 0% balance transfer for 6 months visit [truststone.org/calculators](https://truststone.org/calculators).

4) Rewards points are earned for qualifying net purchases. Balance transfers and cash advances do not earn points. Points will expire five years from the end of the calendar year in which they are earned. See Terms and Conditions. 5) 10,000 reward bonus points awarded when cardholder spends \$1,000 on their Visa Signature Card within 90 days of opening and may be redeemed for \$100 cash back or other merchandise. Cash back option will be deposited into a TruStone Financial checking or savings account. Recipient is responsible for any taxes incurred on cash back. 6) APR will vary with the market based on the Prime Rate. Rates effective 8/22/2022. Introductory APR offer available to new Visa Signature accounts opened 1/1/2022-12/31/22. See Visa Signature Terms and Conditions



# Expect the Unexpected.

Make the most out of your money, with a Certificate Special from TruStone. Enjoy guaranteed returns and save more at a higher dividend rate that you can access at maturity.



# Refer A Friend

## CERTIFICATE SPECIALS

20-MONTH  
**2.50%** APY<sup>7</sup>

30-MONTH  
**3.00%** APY<sup>7</sup>

**It's true. But only for a limited time.**

Open yours today – tomorrow will thank you.

[TruStone.org/Savings](https://TruStone.org/Savings)

7) Annual Percentage Yield (APY) effective 10/01/2022 and subject to change. Minimum deposit of \$2,500 which must be new money, not on deposit with TruStone Financial. No maximum deposit amount, however, at least 50% of the total deposit must be new money. Additional steps required for Individual Retirement Account (IRA) Certificates. A penalty may be imposed for early withdrawal. Fees may reduce earnings. At maturity, the 20 month certificate will be renewed as a 12 month certificate. The 30 month will renew as a 24 month certificate at the rate in effect on that date.

**\$50 FOR YOU.  
\$50 FOR A FRIEND.**

Everyone deserves to save money with better rates and fewer fees at TruStone Financial. Invite your friends and family, you could both receive \$50<sup>8</sup>. The more people you refer, the more you can earn. Don't be shy, spread the word.

**Visit [TruStone.org/Referrals](https://TruStone.org/Referrals)**

8) Terms and conditions apply. See [TruStone.org/Referrals](https://TruStone.org/Referrals) for full program details.



**TRUSTONE.ORG**

(800) 862-1998

(763) 544-1517

22 locations in

Minnesota & Wisconsin



### LEARN MORE

Check out our promotions, blogs and get the latest credit union updates by scanning the QR code or visiting [TruStone.org/Newsletter](https://TruStone.org/Newsletter).

### JOIN OUR TEAM!

Get the scoop on open positions at [TruStone.org/Careers](https://TruStone.org/Careers).

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