

# Member

A TRUSTONE FINANCIAL  
CREDIT UNION NEWSLETTER

AUTUMN 24

# Link

# YOUR Neighborhood CREDIT UNION

IT'S TRUE



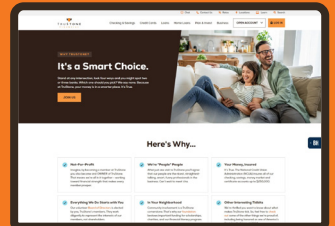
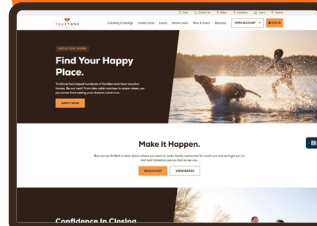
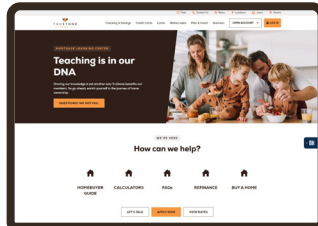
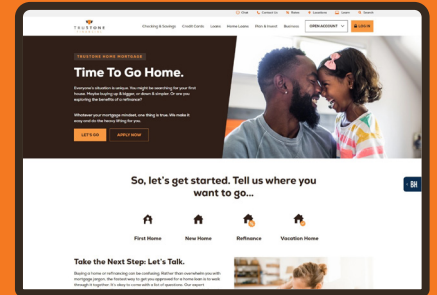
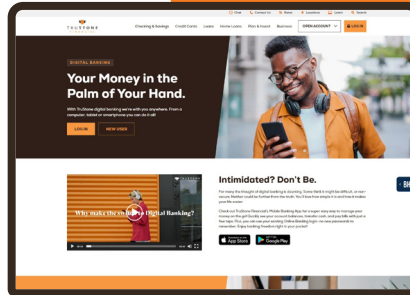
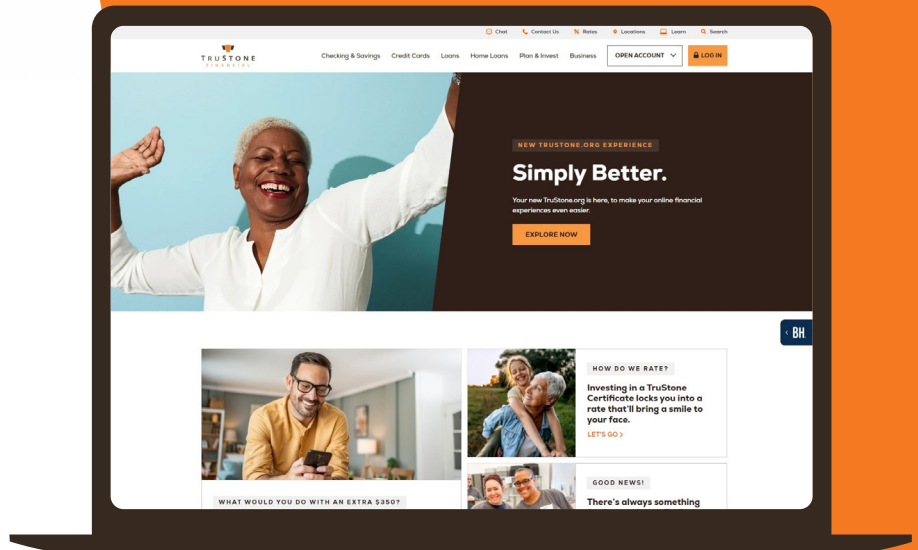
NEW WEBSITE

# Simply Better.

## Our Newly-designed website has arrived.

Welcome, welcome, welcome to the **new TruStone.org**. We created our new website just for you to make it easy to discover all the benefits of being a member – from securing exceptional loan rates and everyday banking ease to learning about smart money management. So grab a cup of coffee and take a look around.

**LET'S GO. TRUSTONE.ORG**



## CERTIFICATES

# Good Things Come to Those Who Wait.

As a not-for-profit, we are able to extend dividend rates that often surpass those from big banks.

**7-Month Certificate**  
**SPECIAL**

**4.60%<sup>APY</sup><sup>1</sup>**  
**\$2,500 MINIMUM**

**IT'S TRUE**

**NOW IS THE TIME**

1) Annual Percentage Yield (APY) effective 10/15/2024 and subject to change. Minimum deposit of \$2,500 and at least 50% must be new money not on deposit with TruStone. Individual Retirement Account (IRA) Certificate not included. A penalty may be imposed for early withdrawal. Fees may reduce earnings. At Maturity, the 7-month certificate will be renewed as a 6 month certificate. Terms and conditions apply.

VACATION HOME

# Find Your Happy Place.

TruStone Home Mortgage has helped hundreds of families land their vacation homes. Be our next! From lake cabin sunrises to ocean views, our joy comes from seeing your dreams come true.

And with our TruGuarantee<sup>2</sup>, your stress-free vacation home will close on-time – or we'll pay your closing costs. Isn't that relaxing?

So reach out and we'll get you to rest, relaxation and making family memories just as fast as we can.



MAKE IT HAPPEN

(800) 862-1998  
TRUSTONE.ORG/MORTGAGE

<sup>2</sup>TruGuarantee. Terms, conditions, and timing restrictions apply. Conventional purchase loans only. Subject to credit and property approval. Offer subject to change at any time.

CREDIT CARD

## Pick a Card, Any Card.

Whether you're looking for rewards, cash back, or a card that helps build your credit, we have the right credit card for you.

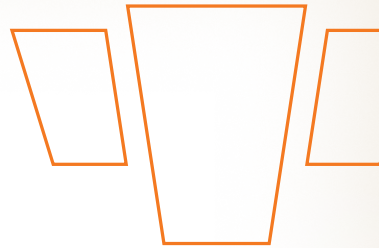
Especially if you are looking for maximum reward points for every dollar spent. Then you'll want to check out our Visa<sup>®</sup> Signature credit card. Earn 1.5 points per dollar spent<sup>3</sup> – redeemable for terrific products, services, dining and travel. Or, apply cash back to your card to lower your balance.

**Either way, you win.**

APPLY TODAY

Visit [TruStone.org/Credit-Cards](https://TruStone.org/Credit-Cards)

<sup>3</sup> Rewards points are earned for qualifying net purchases. Balance transfers and cash advances do not earn points. Points will expire five years from the date they are earned. See Terms and Conditions.



TRUSTONE CHECKING

# It's in Your Best Interest.

Earn 4.00% APY<sup>4</sup> on balances up to \$20,000.

**PLUS**, enjoy identity-theft monitoring with IDProtect.<sup>5</sup>

EARN UP TO  
**\$350**<sup>6</sup>

WHEN YOU OPEN & USE

**TruStone  
Checking**



EARN UP TO  
**4.00%**<sup>APY 4</sup>

**\$2,000 MINIMUM**  
BALANCES \$20,000 + EARN 0.10% APY

**TruRate  
Checking**

**SIGN UP TODAY**

You'll love free withdrawals at more than 65,000 ATMs, getting paid early<sup>7</sup> when you set up direct deposit, Visa<sup>®</sup> debit card rewards<sup>8</sup> that you can redeem for merchandise, travel or cold hard cash! And as if that wasn't great enough... just opening a TruStone checking account can put up to \$350 in your pocket. **It's True.**

4) TruRate: APY effective 9/1/24. Rates subject to change including after account opening. Fees may reduce earnings. APY Tiers: Balances up to and including \$20,000 earn 4.00% APY (when requirements are met and the balance portion over \$20,000 earns 0.10% APY. To earn the highest yield, member must maintain active TruStone Visa credit and debit cards with 12 combined transactions per month and enroll in eStatements. If any of the requirements are not met in a given month, the APY drops to 0.10% APY on all balances. A \$20 monthly fee will be assessed if the daily balance falls below \$2,000. For complete details of this checking account, speak with a TruStone Financial banker. Limit one account per household. TruRate Checking is not available for trust or business accounts.

5) IDProtect: Some benefits require registration and activation. For complete details of this checking account service, speak with a TruStone Financial banker. Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

6) \$350 Checking: Offer valid 6/1/24-12/31/24. One account per membership and member must not have a current or prior checking account with TruStone. Allow up to 90 days from account opening for cash back deposit. Recipient responsible for applicable taxes. Earn cash back for the following actions within 60 days of account opening: a) \$100 for direct deposit of \$1000. Cash back increases to \$200 if direct deposit reaches \$2,500, and to \$300 if direct deposit reaches \$5,000. b) \$50 for enrolling in e-statements. Must be 13 years of age or older. Those under 18 years old must have a parent or guardian on the account to be eligible for cash back.

7) TruPayday: Direct Deposit Required.

8) Rewards points are earned for qualifying net purchases. Balance transfers and cash advances do not earn points. Points will expire five years from the day they are earned. See Rewards Rules and Rewards Terms and Conditions for details.

  
**TRUSTONE**  
FINANCIAL

**TRUSTONE.ORG**

(800) 862-1998

(763) 544-1517

23 locations in

Minnesota & Wisconsin



#### NEW & NOW

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).

#### FIND US ON SOCIAL MEDIA:



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