

# Member

A TRUSTONE FINANCIAL  
CREDIT UNION NEWSLETTER

SPRING 24

# Link

# Shine On.

CHECK  
OUT  
YOUR  
**TruStone  
Exclusives**



# Outdoor Spaces

## Now is the time.

Countless ideas that you have been waiting and dreaming to do someday are now possible today with a **Home Equity Loan** and limited time **No Closing Cost<sup>2</sup>** offer from TruStone.

## HOME EQUITY LOANS



RATES AS  
LOW AS

**5.99% APR<sup>1</sup>**

**No Closing Costs<sup>2</sup>**  
LIMITED TIME ONLY

## Why wait?

Create your own outdoor oasis, renovate your kitchen, or whatever you need to embrace the sunny days ahead.

1) Annual Percentage Rate includes discounts for TruStone Visa<sup>®</sup> credit card and automatic loan payments from a TruStone account. Rates are based on credit history, loan-to-value ratio, and loan term and type. Not available in all states.

2) Minimum new disbursements of \$25,000 required. Valid on applications received between 2/21/24 - 6/30/24 and closed by 7/31/24. Not valid with competing offers or promotions.

# Chase the Sun

## Now is the time.

Ready to speed over the water and feel the spray in your face? No problem. Prefer the solitude of the open road? We've got you covered. Basically if you ride it, drive it, sail it or float on it, we've got a loan for you. And with up to 90 days<sup>3</sup> payment free, just think of all the extra summer plans you can make.

**AUTO | MOTORCYCLE | BOATS | RVs**

## Get Outside & Explore – Apply Today.

Visit [TruStone.org/recreation-loans](https://TruStone.org/recreation-loans)

3) Payments can be deferred up to 90 days from the date funds are dispersed depending on qualifications. Interest will continue to accrue. Terms and conditions apply.



# Cabin Living

## Now is the time.

From sun-soaked afternoons to twilight bonfires with friends and family, at TruStone Home Mortgage we've got you covered. It's true. Buy the cabin you want now, and if rates fall, you can refinance to the lower rate with up to \$1,200<sup>4</sup> off of your closing costs.



### Buy Now

with TruStone Home Mortgage

### If Rates Drop

within 3 years of your closing date<sup>4</sup>

### Refinance

with **TruStone Home Mortgage**  
and Receive a Lender Credit of up to  
**\$1,200 OFF<sup>4</sup>**  
OF YOUR REFINANCE

## Call us today. We're here to help.

(800) 862-1998

[TRUSTONE.ORG/BUY-NOW-REFI-LATER](https://www.truStone.org/buy-now-refi-later)

<sup>4</sup> Promotion is valid on TruStone Home Mortgage first lien, purchase loans closed between 10/1/2023 and 9/30/2024. Promotional credit is redeemable one time within 3 years of your closing date. After 6 full payments, the borrower is eligible to refinance the purchase loan with TruStone Home Mortgage and receive a lender credit up to \$1,200 toward applicable lender fees (underwriting, document preparation and processing fees). All other fees apply. Credit amount cannot exceed the amount of lender fees. Refinance loan is subject to underwriting and collateral approval. This promotion may not be combined with any other offers, discounts or promotions. This is not a commitment to lend. To claim the credit, borrower must present their Buy Now Refinance Later Eligibility Certificate at the time of application to refinance.

# Student Loans Made Easy.

Automate your search for the best private student loan with TruStone's NEW Student Loan Marketplace tool. It's true. View competitive rates and flexible repayment options all in one spot. Online, easy and with zero fees.

## How it Works:

- Check your Eligibility: Log in to your dashboard to pre-qualify for a student loan.
- Compare your Rate: Compare the interest rates, total costs and average monthly payments.
- Select your Repayment Plan: Settle on the repayment plan that fits your budget and apply for the loan.
- Receive your Funds: Depending on type of loan you choose, funds will be disbursed to you, your school, or your previous lender.

Illustrative purposes, actual results may vary. Pre-qualified rates are not a firm offer of credit.

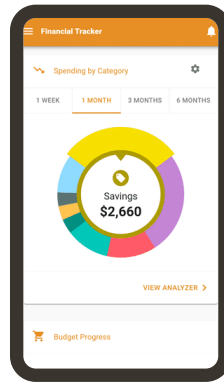
Lender	APR	Term	Total Cost
Lender 1 (Shortest term)	6.88%	5 years	\$23,693.56
Lender 2 (Lowest APR)	6.24%	10 years	\$26,935.09
Lender 3	6.47%	10 years	\$27,214.89

## Now is the time.

Visit [TruStone.org/Studentloans](https://www.truStone.org/Studentloans) today.

# Track, Manage, Budget. Now is the time.

Everything you need to manage your money, your way, can be found in **TruStone Digital Banking**. Access your free Credit Score<sup>5</sup>, set up alerts, and easily create, monitor and manage your budget with our easy to use Financial Tracker. With Financial Tracker you can set up customized goals, track expenses and learn your spending habits with easy-to-understand charts.



Don't have a TruStone Checking account? You're in luck, for a limited time, **earn up to \$150<sup>6</sup>** when you open a TruStone Checking account .

5) Credit Monitoring and Score are for informational and educational purposes only. There are various types of credit scores, and TruStone may use a different type of credit to make lending decisions.

6) Offer valid 1/1/24-12/31/24. Only one account per membership is eligible 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 cash back for direct deposit of at least \$1,000 2) \$50 cash back 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.

## Earn More Today. Now is the time.

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

**5.25%<sup>APY</sup>7**  
**\$2,500 MINIMUM**



Open today, tomorrow will thank you. [TruStone.org/Certificates](https://TruStone.org/Certificates)  
Time to renew? Check out our rates online, or call us at 763-542-4200.

7) Annual Percentage Yield (APY) effective 2/11/2024 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.



[TRUSTONE.ORG](https://TruStone.org)

(800) 862-1998

(763) 544-1517

23 locations in  
Minnesota & Wisconsin



### SCHOLARSHIPS & MORE

Check out our promotions, blogs and get the latest credit union updates on Spring Scholarship Programs 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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# Upcoming Events



## Virtual Annual Meeting

**WEDNESDAY, MAY 22 – 1PM**

RSVP at [TruStone.org/Events](https://TruStone.org/Events)

## Spring Shred Days

**9AM TO NOON**

Securely dispose of confidential paper documents for free.

**APRIL 20** | Maple Grove

**APRIL 27** | Roseville\*

**MAY 4** | Coon Rapids

**MAY 11** | Golden Valley\* & Fridley\*

**MAY 18** | Lakeville\*

**JUNE 1** | Minneapolis 27th Ave

**JUNE 1** | Highland\*/St Paul

\*The TruTech team will be at these locations to help download the TruStone app, enroll in eStatements and answer your digital banking questions.

Visit [TruStone.org/Shred](https://TruStone.org/Shred) for details.

