



TRUSTONE™ FINANCIAL

ALL RATES EFFECTIVE AS OF
March 1, 2019

SAVINGS RATES

SHARE ACCOUNTS	DIVIDEND RATE	APY*
Less than \$499.99 ¹⁺	.10%	.10%
\$500 and greater ¹⁺	.15%	.15%
MONEY MARKET ^{2A}	DIVIDEND RATE	APY*
\$0 - \$9,999.99	.30%	.30%
\$10,000 - \$24,999.99	.35%	.35%
\$25,000 - \$49,999.99	.45%	.45%
\$50,000 - \$99,999.99	1.49%	1.50%
\$100,000 - \$249,999.99	1.49%	1.50%
\$250,000 and greater	1.49%	1.50%

CHECKING RATES

Business Checking	NO DIVIDEND PAID
Minimum to Open	\$100
Minimum Balance	None
Monthly Service Fee	\$15
Checks/Debits	Unlimited
Small Business Checking	NO DIVIDEND PAID
Minimum to Open	\$100
Minimum Balance	None
Monthly Service Fee	None
Checks	\$0.25 each after 20

CONVENIENCE

Running your business should be a joy, not a burden. TruStone Financial offers a variety of convenient products and services to make sure your business runs smoothly while you worry about strategy and sales. From Online Banking to Mobile Deposit, your neighborhood credit union is ready to help your business thrive.

CERTIFICATE RATES

TERM	DIVIDEND RATE	APY*
3 Month	.75%	.75%
6 Month	.85%	.85%
12 Month	1.39%	1.40%
20 Month	2.48%	2.50%
24 Month ⁺	1.75%	1.76%
36 Month ⁺	2.03%	2.05%
48 Month ⁺	2.48%	2.50%
60 Month ⁺	2.72%	2.75%

LOAN RATES

COMMERCIAL AND INVESTMENT REAL ESTATE**

If you're looking to purchase a new office building for your growing commercial needs or an apartment complex to invest in your future, ask to speak with a commercial lending officer.

AIRCRAFT FINANCING**

From piston engines to business jets, TruStone Financial offers competitive aircraft loans to put you in the cockpit. With financing up to 80% loan-to-value and \$5 million, your dreams will take flight. Our staff has extensive experience with getting members in the skies faster. For more information, contact a commercial lending officer or email aircraft@trustonefinancial.org.

VISA® BUSINESS PLATINUM CREDIT CARD**

If your business needs the flexibility and convenience of spending on the go, look no further. With credit limits starting at \$500, a low, fixed rate of 11.90% APR** and no annual fee, the Visa Business Platinum Credit Card will help you - and your business - thrive. A member service representative can get you started on the path to spending with ease.

DEBIT CARD FEES

ATM VOLUME FEE	The first 5 ATM withdrawals at non-TruStone Financial-owned ATMs each month are free. Each subsequent non-TruStone Financial-owned withdrawal is \$.3.
CARD REPLACEMENT	\$5
CARD RUSHED	\$20

ACCOUNT FEES

CASHIER'S CHECK	1 free each day, \$1 thereafter
CHECK COPY	\$5 per check
CLOSED ACCOUNT	\$20 if closed within 6 months
COLLECTION	On bank where check is drawn
DORMANT ACCOUNT	Up to \$100 at time of escheat
EMPTY ATM ENVELOPE	\$25 per envelope
EXPRESS PAY	\$15 per payment
FORCE CLOSURE	\$25 if TruStone closes
FOREIGN CHECK COLLECTION	\$40-\$80 per check, varies by foreign bank
FOREIGN CHECK HANDLING	\$5 per check
GARNISHMENT/LEVY	\$100 per order
INACTIVE ACCOUNT***	\$10 per month
LIEN RELEASE	\$20 per duplicate
NACHA MANUAL	\$21, hard copy and online access
RECONCILIATION AND RESEARCH	\$40 per hour pro-rated to next quarter hour
REMOTE DEPOSIT CAPTURE	\$35 per month
RETURNED ACH	\$30 per transaction
RETURNED CHECK	\$30 per check
RETURNED DEPOSITED	\$15 per deposited check
RETURNED MAIL	\$10 per occurrence
SATISFACTION OF MORTGAGE (DUPLICATE)	\$20
STATEMENT COPY	\$5 per statement
STOP PAYMENT	\$30 per order
STOP PAYMENT RELEASE	\$10 per order
TELEPHONE TRANSFER	\$2 per request
WIRE TRANSFER OUTGOING	\$25 per domestic wire \$60 per foreign wire
INCOMING	\$5 per wire

EASY TO UNDERSTAND. GOOD TO KNOW.

TruStone Financial membership required.

* APY = Annual Percentage Yield

** APR = Annual Percentage Rate. Actual rate for all loans based on an evaluation of applicant's credit and payment history. The loan amount is based on an evaluation of the applicant's credit and payment history, income and length of employment. Other terms and conditions may apply.

***Combined balance \$100 or below, inactive more than 365 days.

¹ Minimum to open this account is \$5.

² Minimum balance to open this account is \$2,500.

⁺ For these account types, the dividend period is quarterly. For example: the first dividend period of the calendar year is January 1 through March 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the ending date of a dividend period, such as March 31.

[^] For these account types, the dividend period is monthly. For example: the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the ending date of a dividend period, such as January 31.

DIVIDEND INFORMATION: Balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Accrual of dividends on non-cash deposits – Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. Nature of dividends – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. Effects of account closing – If you close your account before dividends are paid; you will receive the accrued dividends. Compounding and Frequency – Dividends will be compounded monthly and credited to your account on every monthly statement or at the end of the calendar quarter. These are prospective dividend rates and anticipated Annual Percentage Yields (APY) for the current dividend period and may change at any time without limitations as determined by the TruStone Board of Directors.

TRANSACTION LIMITATIONS FOR ALL SAVINGS ACCOUNTS: Regulation D requires that during any calendar month you may not make more than six withdrawals or transfers from your saving account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. Transactions governed by Regulation D include, but are not limited to: automatic transfers from savings to checking for overdraft protection, automatic transfers from saving to any other account, telephone transfers from savings to any other account (including transfers made using Phone Banking and the fax machine,) preauthorized payments from savings, transfers from savings to any other account using Online Banking. Regulation D allows unlimited transfers to withdrawals from a saving account when made by mail, messenger, ATM, or in person, or when such withdrawals are made by telephone provided a check is mailed to the member. Transfers to repay loans at the credit union and to pay safe deposit box rent are also unlimited.

CERTIFICATE INFORMATION: The required minimum balance to open a certificate is \$500. If you are under age 18, the minimum balance to open is \$25. Automatic renewable certificate accounts will have up to a ten business day grace period after the maturity date to withdraw or close the account. Accrued dividends will be paid during the ten day grace period. For certificate accounts that do not automatically renew at maturity, dividends will no longer be paid. The APY assumes that dividends will remain in your account until maturity. Penalties may be imposed if you withdraw any of the principal in your account before the maturity date. The penalty will equal 90 days' dividends on

your account if the original term is one year or less. The penalty will equal 365 days' dividends on your account if the original term is greater than one year. If a certificate is withdrawn within six calendar days after the account is opened, a penalty of at least seven days dividends will be assessed. On certificate terms of 12 months or longer, dividends can be paid out to you monthly or quarterly. If the account is part of an IRA, see your plan disclosure for details on penalty exceptions. IRA certificates are not available in three and six month terms. Dividend rates on certificates will be in effect until the maturity date. 12 month MoneyWise certificate will be converted to a regular 12 month certificate on the maturity date immediately following the 18th birthday of the primary member. Additional deposits may be made throughout the term of the MoneyWise certificate.

20 Month Certificate Information: 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 Traditional and Roth Individual Retirement Account (IRA) Certificates. A penalty may be imposed for early withdrawal. At maturity, the certificate will roll into TruStone Financial's standard 12-month certificate at the rate as listed on the current TruStone Financial rate sheet. Rate effective March 1, 2019 and subject to change without notice.



TRUSTONE
FINANCIAL

Your Neighborhood Credit Union

800.862.1998 | TRUSTONEFINANCIAL.ORG

PEACE OF MIND AND
ADDITIONAL COVERAGE

TruStone Financial is federally insured by NCUA.
All rates subject to change without notice. For current
rate information, call 800.862.1998.

BUSINESS
RATES & FEES