

Member

A TRUSTONE FINANCIAL
CREDIT UNION NEWSLETTER

Link

SPRING 26

Hello BRIGHTER DAYS

WITH YOUR
NEIGHBORHOOD EXCLUSIVES



HOME EQUITY LOAN

YOUR BACKYARD: UPGRADED.

More room to gather.

With a **TruStone Home Equity Loan** and limited time No Closing Cost Offer², refreshing your deck, patio, or outdoor space is a smart way to invest in the space you already love—perfect for bringing everyone together. **It's true.**

Why Wait? Let's Talk. | Apply Today.

- 1) APR = Annual Percentage Rate. APR is fixed and includes 0.25% discounts each for TruStone Visa credit card and automatic loan payments from a TruStone account. Rates are based on credit history, loan-to-value ratio, loan term, and type. Loans subject to approval, not available in all states.
- 2) TruStone will pay home equity loan closing costs on applications dated 3/1/26 through 8/31/26 (close by 10/15/26) with a \$25,000 minimum disbursement, excluding home purchase transaction loans and bridge loans. Insurance premium or change fee may be required. Not valid with competing offers/promotions.

NO CLOSING COSTS²
ON QUALIFYING LOANS

AS
LOW
AS

4.99% APR¹

LIMITED TIME ONLY

ADVENTURE LOANS

READY, SET, DRIVE.

More plans. More miles. TruStone can help you finance or refinance cars, motorcycles, boats, and RVs for wherever you're headed next.

AUTO LOAN RATES
AS LOW AS
4.74% APR³
MODEL YEARS 2023 OR NEWER

MOTORCYCLE/BOAT/RV
AS LOW AS
6.35% APR³
MODEL YEARS 2023 OR NEWER

And with up to 90 days payment free³, just think of all the extra summer plans you can make.

Go Explore. Get approved, go shopping or refinance. | Apply Now.

- 3) Annual Percentage Rate (APR) includes two discounts: (1) 0.25% for opening or having a Visa® credit card and (2) 0.25% for setting up automatic payments from a TruStone account or through TruStone online banking.
- 4) 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.

CHECKING

EXTRA \$500? YES, PLEASE.

Earn up to \$500⁵ when you open a new **TruStone Checking Account**.

You'll love free withdrawals at more than 65,000 ATMs, Visa[®] debit card rewards⁶ that you can redeem for merchandise, travel or cold hard cash!

**OPEN & USE A
TRUSTONE CHECKING
ACCOUNT**

**EARN UP TO
\$500⁵**

And as if that wasn't great enough...our digital switch kit makes setting up your new account with direct deposit practically effortless so you can get paid up to 2 days early.⁷

**YES,
OPEN
TODAY!**

- 5) Offer valid 1/1/26 - 12/31/26. One account per membership is eligible. Member must not have a current or prior checking account with TruStone. Allow up to 90 days from account opening for cash back deposit. Earn cash back for the following actions within 60 days of account opening: \$200 cash back for direct deposit of at least \$1,000; \$300 with a direct deposit of \$2,500; \$450 with a direct deposit of \$5,000; and \$50 cash back for enrolling in e-statements. Must be 13 years of age or older. If under 18 years old, a parent or guardian must be on the account to be eligible for cash back. Excludes business & trust accounts.
- 6) Rewards points are earned for qualifying net purchases. Balance transfers and cash advances do not earn points. Points will expire five years from day in which they are earned. See Rewards Rules and Rewards Terms and Conditions at trustone.org/services/forms-and-disclosures.
- 7) Early access to funds is based on the timing in which we receive and process the direct deposit. We generally make these funds available on the day the payment file is received, which may be up to two days before the scheduled payment due date.



YOU'LL LOVE HOW WE RATE.

YOUR NEIGHBORHOOD CREDIT UNION



Go ahead, compare our competitive certificate specials, checking and loan rates to others and you'll fall for us every time.

Why? Because it is a privilege to serve this community and all the friendly folks we see every day. So stop by, say hi, grab a coffee and discover the ways TruStone is your trusted friend for everything financial. **As your Credit Union we want your days filled with prosperity, joy and ease. That's what neighbors do. It's True.**

Let's Talk.





MORTGAG

FROM SCROLLING TO SOLD.

You know –the house you keep sending your best friend? Let’s make it yours.

Buying a home for the first time can be confusing. Rather than overwhelm you with mortgage jargon, the fastest way to get you approved for a home loan is to walk through it together. It’s okay to come with a list of questions. We’ll handle the paperwork and guarantee an on-time closing⁸.

It’s true. | Let’s talk

8) Terms, conditions, and timing restrictions apply. Conventional purchase loans only. Subject to credit and property approval. Visit <https://trustonefinancial.org/mortgages/truguarantee/>

→ UPCOMING Events

VIRTUAL Annual Meeting

WEDNESDAY, MAY 27 – 1PM

RSVP at TruStone.org/Events

REFER A FRIEND

\$100 FOR YOU, \$100 FOR A FRIEND.

Stand at any intersection, look four ways and you might spot two or three banks. Which one should you pick? We say none. Because at TruStone, your money is in a smarter place. **It’s True.**

And because everyone deserves to save money with better rates and fewer fees, why not refer a friend, relative or neighbor to TruStone. and you could both earn \$100.⁹

Don’t be shy, spread the word.



9) Referred member must open and use a new Primary Share account and a Value, Premium or TruRate Checking account with a Visa debit card (Moneywise checking is excluded). Minimum opening deposit: Primary Share \$5 and TruRate Checking \$2,000 or Premium Checking \$300 or Value Checking \$25. Share and checking accounts must be opened on the same day. Annual Percentage Yield (APY) varies by account and are subject to change. Full name and city of referrer must be presented at time of account opening. Referred member must complete the following behaviors within 45 days of account opening: 1) make at least five debit card purchase transactions and 2) enroll in eStatements. Allow for up to 60 days for the \$100 credits to be provided to both parties.

COMMUNITY SHRED DAYS



9AM TO NOON

Come out for our neighborhood shred events 9am to noon, where you can safely dispose of your confidential papers. **It’s True.**

APRIL 11MAPLE GROVE

APRIL 18BLOOMINGTON

MAY 2ROSEVILLE

MAY 16GOLDEN VALLEY

Visit TruStone.org/Shred for details.



TRUSTONE.ORG
(800) 862-1998
(763) 544-1517
23 locations in
Minnesota & Wisconsin



THIS JUST IN

There’s always something interesting brewing at TruStone. Check out your neighborhood exclusives at TruStone.org/newsletter.

LOVE GREAT NEIGHBORS? SO DO WE.



LET’S WORK TOGETHER.

At TruStone, we offer more than just a job—we provide a path to a fulfilling career. Join our team and an organization that earned a spot as one of America’s Best Credit Unions of 2026. **It’s True.** | TruStone.org/Careers.

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