



CERTIFICATE RATES
Including IRAs and Moneywise
Effective March 11, 2010

Term	Dividend Rate	APY*
3-month**	0.65%	0.65%
6-month**	1.00%	1.00%
12-month***	1.55%	1.56%
24-month	1.70%	1.71%
36-month	2.10%	2.12%
48-month	2.40%	2.42%
60-month	2.85%	2.88%

*APY: Annual Percentage Yield

** IRA certificates are not available in 3 and 6 month terms.

*** 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.

CERTIFICATE INFORMATION:

Minimum Balance - Minimum balance to open a certificate is \$500. If you are under age 18, the minimum balance to open is \$250.

Renewal Policy – Automatically renewable certificate accounts will have up to a 10 business day grace period after the maturity date to withdraw or close the account. Accrued dividends will be paid during the 10-day grace period. For certificate accounts that do not automatically renew at maturity, dividends will no longer be paid.

Early withdrawal penalties – 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 180 days’ dividends on your account if the original term is greater than one year. If a certificate is withdrawn within 6 calendar days after the account is opened, a penalty of at least 7 days’ dividends will be assessed. If the account is part of an IRA, see your plan disclosure for details on penalty exceptions.

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.

Compounding and crediting frequency – Dividends will be compounded and credited at the end of the calendar quarter and on the maturity date of your certificate. On certificate terms of 12 months or longer, dividends can be paid out to you monthly or quarterly.

Withdrawal of dividends prior to maturity – The APY assumes that dividends will remain in your account until maturity. A withdrawal will reduce earnings.

RATE INFORMATION:

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. To confirm the current rates, call 763.591.4949 or 800.343.8328. The dividend rates on certificates will be in effect until the maturity date.

YOUR SAVINGS INSURED UP TO \$500,000

YOUR SAVINGS ARE INSURED UP TO \$500,000. Your first \$250,000 per member is insured by the National Credit Union Administration (NCUA), a U.S. Government Agency, with an additional \$250,000 of coverage provided by Excess Share Insurance Corporation (ESI), a private corporation.

See us for details.
Excess Share Insurance Corporation
800.521.6342 / www.excessshare.com