



**Account Rates**  
Effective March 1, 2010

SHARE ACCOUNTS	DIVIDEND RATE	APY*
Share <sup>1</sup> (S1) Sub-share (S2), Holiday Helper (S25), Summertime Savings <sup>2</sup> (S26)		
\$0- \$499.99	.15%	.15%
\$500 & over	.30%	.30%
Minimum Balance to open: \$10		
MoneyFund Account <sup>3</sup> (S30)		
\$0-\$499.99	.15%	.15%
\$500- \$2,499.99	.30%	.30%
\$2,500- \$9,999.99	.45%	.45%
\$10,000- \$24,999.99	.80%	.80%
\$25,000- \$49,999.99	1.05%	1.06%
\$50,000 & over	1.30%	1.31%
Minimum Balance to open: \$2,500		
WealthBuilder Account <sup>3</sup> (S28)		
\$0-\$499.99	.15%	.15%
\$500- \$2,499.99	.30%	.30%
\$2,500- \$9,999.99	.45%	.45%
\$10,000- \$24,999.99	.80%	.80%
\$25,000- \$49,999.99	1.05%	1.06%
\$50,000- \$99,999.99	1.30%	1.31%
\$100,000- \$249,999.99	1.50%	1.51%
\$250,000- \$499,999.99	1.50%	1.51%
\$500,000- \$999,999.99	1.50%	1.51%
\$1,000,000 & over	1.50%	1.51%
Minimum Balance to open: \$100,000		
<b>INDIVIDUAL RETIREMENT ACCOUNTS</b>		
IRA Daily Account <sup>2**</sup>	1.10%	1.10%
Minimum Balance to open: None		
**Available in Traditional (S40) and Roth (S41) accounts.		

MONEYWISE ACCOUNTS	DIVIDEND RATE	APY*
Share <sup>2</sup> (S1)	.50%	.50%
Minimum Balance to open: \$10		
Moneywise MoneyFund Account <sup>3</sup> (S50)		
\$0- \$499.99	.15%	.15%
\$500- \$9,999.99	.45%	.45%
\$10,000- \$24,999.99	.80%	.80%
\$25,000 & over	1.05%	1.06%
Minimum Balance to open: \$500		

CHECKING ACCOUNTS	DIVIDEND RATE	APY*
Value Checking (S10)	.00%	.00%
Minimum Balance to open: \$25		
Monthly Service Fee: None		
Reward Checking <sup>3</sup> (S15)	.15%	.15%
Minimum Balance to open: \$300		
Min Bal. To avoid service fee: \$300		
Monthly Service Fee: \$5		
RewardPlus Checking <sup>3</sup> (S20)	.30%	.30%
Minimum Balance to open: \$1,000		
Min. Bal. To avoid service fee: \$1,000		
Monthly Service Fee: \$10		

HEALTH SAVINGS ACCOUNTS	DIVIDEND RATE	APY*
HSA Checking Account <sup>3</sup> (S17)		
\$0- \$499.99	.10%	.10%
\$500- \$2,499.99	1.50%	1.51%
\$2,500- \$4,999.99	1.75%	1.76%
\$5,000 & over	2.00%	2.02%
Minimum Balance to open: \$0		
Monthly Service Fee: None		

**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](http://www.excessshare.com)

\*APY: Annual Percentage Yield

- 1: The minimum deposit to open this account and maintain membership is the purchase of a \$10 share in TruStone Financial.
- 2: 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 same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for example is March 31.
- 3: 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 same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for example is 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.

Affects of account closing – If you close your account before dividends are paid, you will receive the accrued dividends.

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

**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 Telexpress and the fax machine,) preauthorized payments from savings, transfers from savings to any other account using Personal Access Home 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.