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Business Account Truth-in-Savings Disclosure

Last Interest Declaration Date

The rates and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

| ACCOUNT TYPE | INTEREST | | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|----------------------------|--|---------------------|-------------------|-------------------------|--|--|-----------------------|--------------------------------------|
| | Interest Rate/Annual Percentage Yield | Interest Compounded | Interest Credited | Minimum Opening Deposit | Minimum Balance to Avoid Account Closure | Minimum Balance to Earn the Stated APY | Balance Method | |
| Community Checking | 0.00 / 0.00 | --- | --- | \$100.00 | --- | --- | --- | See Section 5 |
| Business Special Purpose | 0.25 / 0.25 | Monthly | Monthly | \$25.00 | \$25.00 | \$100.00 | Average Daily Balance | Account withdrawal limitations apply |
| Business Money Market | 0.25 / 0.25 0.30 / 0.30 0.40 / 0.40 0.50 / 0.50 0.55 / 0.55 0.60 / 0.60 | Monthly | Monthly | \$1,000.00 | \$100.00 | \$100.00 | Daily Balance | Account withdrawal limitations apply |
| Business Interest Checking | 0.10 / 0.10 | Monthly | Monthly | \$100.00 | --- | \$1,000.00 | Average Daily Balance | Account withdrawal limitations apply |
| Business Checking | 0.00 / 0.00 | --- | --- | \$100.00 | --- | --- | --- | Account withdrawal limitations apply |

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Business Special Purpose, Business Money Market and Business Interest Checking accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The **Business Money Market Account** is Tiered Rate accounts. If your account balance is \$100.00 to \$2,499.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00 to \$9,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$10,000.00 to \$24,999.99, the third Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$25,000.00 to \$49,999.99, the fourth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$50,000.00 to \$99,999.99 the fifth Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$100,000.00 or greater, the sixth interest Rate and Annual Percentage Yield for this account in the Rate Schedule will apply. Once a particular balance range is met, the Interest Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Interest Compounding and Crediting. The compounding and crediting of interest applicable to each account are set forth in the Rate Schedule. The Interest Period begins on the first calendar day of the period and ends on the last calendar day of the period.

3. Accrual of Interest. For Business Special Purpose, Business Money Market Deposit and Business Interest Checking accounts, interest will begin to accrue on deposits on the business day the deposit is posted to your account. For Business Special Purpose, Business Money Market and Business Interest Checking, if you close your account before accrued interest is credited; accrued interest will not be paid.

4. Balance Information. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Business Special Purpose and Business Interest Checking accounts, there is a minimum Average Daily Balance required to obtain the Annual Percentage Yield for the interest period. If the minimum Average Daily Balance is not met, you will not earn the stated Annual Percentage Yield. For Business Money Market Deposit accounts, there is a minimum Daily Balance required to

obtain the Annual Percentage Yield for the interest period. If the Daily Balance is not met each day of the interest period, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the Average Daily Balance in the account for the interest period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the Daily Balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

5. Account Limitations. For Business Special Purpose and Business Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. You may not exceed these limitations. For Business Interest Checking accounts, you are allowed one hundred (100) transactions from your account each month. For any transactions in excess of one hundred (100) per month, you will be charged a fee as disclosed in the Fee Schedule. For Business Checking Accounts, you are allowed one hundred fifty (150) transactions from your account each month. For any transactions in excess of one hundred fifty (150) per month, you will be charged a fee as disclosed in the Fee Schedule. For Community Checking, no account limitations apply.

