



P.O. Box 2600
 Jacksonville, FL 32232
 904.354.8537
 800.342.8416

Truth-in-Savings Disclosure

Last Dividend 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	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
Primary Share Account	0.25 / 0.25	Monthly	Monthly	Calendar Month	\$5.00	See Paragraph 5	\$100.00	Average Daily Balance	---
Primary Share Account – Youth Advantage	2.96 / 3.00 0.25 / 0.25	Monthly	Monthly	Calendar Month	\$5.00	See Paragraph 5	\$5.00	Average Daily Balance	---
IRA Account	0.50 / 0.50 0.50 / 0.50 0.50 / 0.50 0.60 / 0.60 0.70 / 0.70 0.80 / 0.80	Monthly	Monthly	Calendar Month	\$25.00	---	\$100.00	Average Daily Balance	---

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The **C1 Youth Advantage account** is a Tiered Rate account. If your account balance is \$500.00 or below, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$500.01 or greater, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply to the balance exceeding \$500.00. The **IRA account** is a Tiered Rate account. If your account balance is \$100.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$5,000.00 to \$9,999.99, the third Dividend 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 fourth Dividend 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 fifth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account

balance is \$50,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on deposits on the business day the deposit is posted to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. To open any account, you must deposit or have on deposit the par value of one full share in a Primary Share account. The par value amount is stated in the Fee Schedule. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Primary Share accounts, there is a minimum balance required to avoid a service fee for the dividend period. In order to avoid a service fee, you must meet one of the following requirements: a) have an actual balance of \$50.00 in your Primary Share account on the last day of the dividend period, or b) have a Primary Share

account as well as one or more additional accounts, which may include IRA, 457 Deferred Compensation, Special Purpose, Money Market Deposit, checking, or loan accounts. All accounts must be linked by the same member number. If you do not meet one of the above requirements, you will be charged a fee as disclosed in the Fee Schedule. For all accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

