

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:		DIVIDEND DECLARATION DATE:							
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
ACCOUNT SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	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 to Calculate Dividends	
Savings Account	\$5.00 to \$199.99 (minor accounts only) / \$200.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00 (\$5.00 for minor accounts)	Daily Balance	—
First Time Homebuyers Savings	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Daily Balance	—
Individual Retirement Account	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Holiday Account	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Money Market	\$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 to \$499,999.99 / \$500,000.00 to \$999,999.99 / \$1,000,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	—
Elite Checking Account	/	Monthly	Monthly	Monthly (Calendar)	—	\$1,000.00	\$1,000.00	Daily Balance	Account limitations apply.
Classic Checking Account	—	—	—	—	—	—	—	—	Account limitations apply

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure 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 Savings, First Time Homebuyers Savings, Individual Retirement, Holiday, Money Market, and Elite Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields (excluding Individual Retirement Accounts) are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. For Individual Retirement accounts, the dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Savings and Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Account Schedule. For tiered accounts, once a particular 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 frequency of dividends and the dividend period applicable to each account are stated in the Account 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, First Time Homebuyers Savings, Individual Retirement, Holiday, Money Market, and Elite Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Account Schedule. For the Money Market and Elite Checking account, there is a minimum daily balance required to avoid a service fee for the month. If the minimum daily balance requirement is not met during each day of the month, you will be charged a service fee as stated in the Schedule of Fees and

Charges. For Savings, Money Market, and Elite Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Account Schedule. For accounts using the daily balance method as stated in the Account Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For the Holiday account, you may not make any preauthorized, automatic, or telephone transfers from your account at any time. The entire balance will be transferred to your Savings account on or after October 31 and the account will remain open. If you withdraw from your Holiday account at any time, we may impose a penalty \$10.00. However, no penalty will be imposed if the withdrawal occurs within seven (7) days of the date the account is opened. For Savings, First Time Homebuyers Savings, Individual Retirement, and Money Market accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. FIRST TIME HOMEBUYERS SAVINGS ACCOUNTS — For First Time Homebuyers Savings accounts, if you make a minimum deposit of \$100.00 each month and maintain it in the account for the first 12 to 18 consecutive months after the account is opened and qualify for a mortgage, the Credit Union will match the deposit amount up to a maximum between \$1,200.00 (for 12 months) and \$1,800.00 (for 18 months) or the applicable matching amount for months between 12 and 18. To be eligible for the matching amount, the mortgage loan must originate and close with the

Credit Union. The matching funds will be provided as a credit at the time the mortgage loan is closed. If you do not meet the qualifications, the matching funds will not be provided. Must qualify as a first time home buyer in accordance with US Department of Housing and Urban Development guidelines.

9. BYLAW REQUIREMENTS — A member who fails to complete payment of one share within 1 month of admission to membership, or within 6 months from the increase in the par value of shares, or a member who reduces the share balance below the par value of one share and does not increase the balance to at least the par value of one share within 3 months of the reduction will be terminated from membership.

10. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

11. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union at: (321) 455-9400. Outside Brevard (800) 662-5257

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

13. ZERO BALANCE ACCOUNTS — Savings, Money Market and Checking Accounts with a zero balance for three months with be closed for inactivity. Holiday Club Accounts with a zero balance for one year will be closed for inactivity.

14. NCUA INSURANCE — Additional information on how insurance is calculated can be obtained at the NCUA website.

