

If you had a Share Savings, Sub Share Savings, or Vacation Club account with IRFCU and are 23 years or older as of 12/1/12, you now have a Regular Savings Account with MIDFLORIDA.

REGULAR SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate was 0.050% with an annual percentage yield of 0.05% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see Fee Schedule for additional information.

Daily 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 noncash deposits -

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$5.00.

If you had a Share Savings Management Account with IRFCU and are 22 years or younger as of 12/1/12, you now have a Youth Savings Account with MIDFLORIDA.

YOUTH SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate on balances from \$.01 to \$5,000.00 was 0.995% with an annual percentage yield of 1.00% on your account. As of the last dividend declaration date, the dividend rate on balances of \$5,000.01 and greater was 0.050%, with an annual percentage yield of 0.050% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see Fee Schedule for additional information.

Daily 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 noncash deposits - Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

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(Youth Savings Continued)

Limitations of Withdrawals by Minors - The credit union requires a joint owner on all accounts opened by a person under the age of thirteen. The joint owner must be a member of the credit union. The credit union will require the joint owner to be present or give consent in writing for all withdrawals prior to the minor account owner reaching the age of thirteen. **Once a minor has reached age thirteen and has a valid state-issued form of identification, the minor can make withdrawals, or close the account, without consent or knowledge of the joint owner.** This in no way reduces the right of the joint owner to deposit, withdraw, or close this account as well.

Maximum Withdrawal - By Florida statute, there is a limit that a minor can withdraw from an account; that limit is \$5,000.00.

Par value of a share:

The par value of a share in this account is \$5.00.

If you had a Christmas Club account with IRFCU, you now have a

Holiday Club account with MIDFLORIDA. Please review the specific account information below.

HOLIDAY CLUB ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate was 0.050% with an annual percentage yield of 0.05% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$20.00. Please see Fee Schedule for additional information.

Daily 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 noncash deposits -

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

A \$5.00 penalty may be charged for withdrawals during the club account term. During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union. On November 1 your Holiday Club Account balance is automatically mailed to you in a check. The account remains open and you may begin making deposits for the next year.

If you had a Share Draft Checking Account with IRFCU, you now have a

Free Checking Account with MIDFLORIDA.

FREE CHECKING ACCOUNT

Minimum balance requirements:

The minimum balance required to open this account is \$50.00.

Additional Information:

No transaction limitations apply to this account. This account does not pay dividends. Please see Fee Schedule for additional information.

If you had Fresh Start Checking account with IRFCU, you now have a

Basic Checking Account with MIDFLORIDA.

BASIC CHECKING ACCOUNT

Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

Fees and charges:

A service charge fee will be charged each month. Please see Fee Schedule for additional information.

Additional Information:

No transaction limitations apply to this account. This account does not pay dividends.

If you had a Money Market account with IRFCU, you now have a Money Market savings account with MIDFLORIDA. Please review the specific account information below.

MONEY MARKET SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate on balances of \$1,000.00 or more was 0.050% with an annual percentage yield of 0.05% on your account. As of the last dividend declaration date, the dividend rate on balances of \$999.99 or less was 0.050% with an annual percentage yield of 0.05% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00. Please see Fee Schedule for additional information.

Daily 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 noncash deposits -

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

If you had an IRA Share (Savings), Educational IRA, Traditional IRA or Roth IRA account with IRFCU, you now have the same product with MIDFLORIDA. Please review the specific account information below.

IRA SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate was 0.050% with an annual percentage yield of 0.05% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$100.00. Please see Fee Schedule for additional information.

Daily 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 noncash deposits -

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

Account Disclosures

Truth-In-Savings

November 15, 2012

Merger date

December 1, 2012

