

If you had a Christmas Club account with BPFUCU, 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.

Additional information

The credit union may change the terms at any time. Please see Common Features section for additional information.

If you had a Share Savings, Sub Share Savings, Escrow or Vacation Club account with BPFUCU and are 23 years or older as of 6/1/13, you now have a

Regular Savings account with MIDFLORIDA.
Please review the specific account information below.

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.

Additional information

The credit union may change the terms at any time. Please see Common Features section for additional information.

If you had a Share Savings account with BPFUCU and are 22 years or younger as of 6/1/13, you now have a

Youth Savings account with MIDFLORIDA.
Please review the specific account information below.

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 0.05% 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. A member is not required to have a Regular Savings account and a Youth Savings account. 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.

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

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(Youth Savings Continued)

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.

Additional information

The credit union may change the terms at any time. Please see Common Features section for additional information.

If you had a Share Draft Checking account with BPFUCU, you now have a

Free Checking account with MIDFLORIDA.
Please review the specific account information below.

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. There is no monthly service charge. This account does not pay dividends. Please see Fee Schedule for additional information. The credit union may change the terms at any time.

Common Features

Bylaw requirements

You must complete payment of \$5.00 in a savings account within six months as a condition of admission to membership.

Nature of dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Overdraft fee

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Additional fees

Please refer to our separate Fee Schedule for additional information about charges.

**If you had a Money Market account with BPFUCU,
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.

Additional information

The credit union may change the terms at any time. Please see Common Features section for additional information.

**If you had an IRA Share Savings (Traditional IRA
or Roth IRA) account with BPFUCU,
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.

Additional information

The credit union may change the terms at any time. Please see Common Features section for additional information.

Account Disclosures

Truth-In-Savings

May 15, 2013

Merger date

June 1, 2013



Help Desk

Toll Free (866) 913-3733

www.midflorida.com/baypines



Federally insured by NCUA.