

Business 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.

**If you had a Share Savings with BPFUCU,
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.

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

**If you had a Business Checking account with BPFUCU,
you now have a
Free Business Checking account
with MIDFLORIDA.**

FREE BUSINESS CHECKING ACCOUNT

Minimum balance requirements - The minimum balance required to open this account is 250.00.

Transaction limitations - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges - A per item fee will be charged for each item (including checks cleared or other debit items, deposit or other credit items and deposits, transfers, and transactions performed by Direct Touch Banking, Internet Banking or employee assisted transfers) in excess of 500 during a month. Please see Fee Schedule for additional information.

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 one share in your Business 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.

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

Overdraft fees - 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.