

# GREAT NEWS!

You can now become a member with MIDFLORIDA.

Name  
Address  
City, ST Zip

Acceptance code: XXXXXX

## You don't need to wait - opt in today!

Make it official using one of our 3 convenient options below so you can take advantage of all the products and services available following the Prime Meridian Bank conversion on April 17.

### 1 ONLINE

Enter your acceptance code at  
[www.midflorida.com/PrimeMeridian](http://www.midflorida.com/PrimeMeridian).

### 2 PHONE

Our representatives are available to assist you and answer any questions.  
Call us at (877) 727-1ASK (1275).

### 3 BRANCH

Visit any Prime Meridian Bank location or MIDFLORIDA branch.

By providing consent, you are applying for and agreeing to membership with MIDFLORIDA Credit Union and agree to comply with our Terms and Conditions, which may be amended from time to time. The \$1.00 membership deposit will be paid by the Credit Union. The Terms and Conditions and other disclosures applicable to your accounts will be provided to you prior to account conversion. Visit [www.midflorida.com/PrimeMeridian](http://www.midflorida.com/PrimeMeridian) to review account disclosures.

**We look forward to helping you reach your financial goals.**



*You may terminate your membership in the Credit Union at any time at your convenience without fees or penalties. If you choose not to become a member of MIDFLORIDA, your account will still move to MIDFLORIDA. However, you will not have access to all of the Credit Union's products, services and special offers.*

Insured by NCUA.



Dear Prime Meridian Bank Client:

We are pleased to announce that regulatory approval has been received from the Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA) and the Florida Office of Financial Regulation (OFR) to complete the merger between Prime Meridian Bank and MIDFLORIDA Credit Union. Closing on the merger took place on March 1, 2026.

While our name will change to MIDFLORIDA Credit Union, the people and relationships you know and trust remain the same. We're committed to continuing the warm, friendly service you expect, always with your best interests in mind. As we move forward with account conversions the weekend of April 17-19, 2026, keep in mind the following:

- You can now **opt in to become a member with MIDFLORIDA** by following the instructions on the enclosed information sheet.
- **MIDFLORIDA Credit Union's mission is to improve the financial well-being of its members.** The credit union offers a **full suite of personal and commercial products and services; unparalleled convenience with its 7 am to 7 pm weekday drive-thru hours; and full-service Saturday hours.** (*Available at most branches – visit [midflorida.com/locations](https://midflorida.com/locations) for specific details on each location.*)
- MIDFLORIDA Credit Union has **served Central Florida since 1954** and offers membership to anyone who lives, works, worships or attends school within 59 Florida counties. (*A list of counties can be found by visiting [midflorida.com/about-us/service-area](https://midflorida.com/about-us/service-area).*) Currently, the **credit union serves more than 487,000 members through a branch network of 60+ locations and more than 90+ proprietary ATMs. Existing Prime Meridian Bank clients living outside of MIDFLORIDA's field of membership will be included as members.**
- Throughout its **70+ year history, the credit union has enjoyed solid financial performance and steady growth** and has enjoyed a **consistent five-star rating from BauerFinancial® year over year.** At \$8.7 billion in assets, the credit union is strong, secure and well capitalized.
- **MIDFLORIDA strongly believes in the value of financial literacy** and makes available a number of avenues for broadening someone's understanding across a variety of ages and accesses including an **elementary school program** that staff teaches; an **online platform with more 300 topics** (*found at [midflorida.com/financial-literacy](https://midflorida.com/financial-literacy)*); and a **newly launched podcast called Makes Cents** (*found on Apple, Spotify and Amazon*).
- **MIDFLORIDA is committed to the communities it serves** and shows dedication through partnerships with various public school districts, colleges and other organizations.
- MIDFLORIDA works to **provide deposit products to encourage savings** and as such introduced **High Five Savings which pays above-industry interest on balances up to \$2,000.** This account can easily be opened through the app or online access to allow members to start saving at any time.

## What to expect:

MIDFLORIDA Credit Union and Prime Meridian Bank will be working to make this transition as seamless as possible.

- **All employees** (front line staff, back-office personnel and executives) **of Prime Meridian Bank are now employees of MIDFLORIDA Credit Union.**
- **Your deposit accounts are now insured by NCUA, up to \$250,000 per account category.** The NCUA is a federal agency created by the United States Congress which administers the National Credit Union Share Insurance Fund (NCUSIF) and offers similar deposit insurance to that of the FDIC. The insured-status of your deposits, under the provisions of the Federal Deposit Insurance Act, will terminate following closing and your deposits will no longer be FDIC-insured. *(For a chart that outlines coverage under NCUA, see page 10 of this letter.)*
- **Signage at all branches of Prime Meridian Bank will transition to MIDFLORIDA Credit Union.** Beginning April 20, 2026, Prime Meridian Bank customers will have access to all MIDFLORIDA branches and can access additional credit union locations through the shared branching network as well.
- **All direct deposits** (social security, payroll, etc.), **automatic withdrawals or transfers, and any transactions** (debit card transactions or checks) **will continue to process and post to your account.** *If any change is necessary in the future, you will receive notification at least 30 days in advance of any change.*
- **Your existing Prime Meridian Bank debit cards and checks will continue to function normally and will not need to be replaced.** *If, in the future, these items are replaced with MIDFLORIDA brand items, you will be notified at least 30 days in advance unless issued as part of natural reissue for card expiration.*
- **Credit cards displaying the “Prime Meridian Bank” logo will continue to function as normal and will not need to be replaced.** *Note: These credit cards are issued through First Arkansas Bank & Trust and are serviced by Card Assets.*
- **Prime Meridian Bank customers can become members with MIDFLORIDA Credit Union and MIDFLORIDA will pay for your membership account.** MIDFLORIDA is a mutually owned (member-owned) cooperative that requires each customer to have a membership account to access the many products, services and benefits MIDFLORIDA offers. Your personalized opt in is included with this letter. You may complete your opt in by visiting [www.midflorida.com/PrimeMeridian](http://www.midflorida.com/PrimeMeridian), visiting any branch or calling (877) 727-1ASK (1275).

If you do not elect to consent to membership, it will not affect your ability to access or use your existing accounts (*deposit accounts, non-deposit accounts or loans*) once transferred from Prime Meridian Bank.

- Kit, our online virtual agent, is available at any time of day to answer merger-related questions. Kit automatically pops up on any page within [www.midflorida.com](http://www.midflorida.com). MIDFLORIDA’s Help Desk can be reached by calling this merger-specific phone number, **toll free (877) 727-1ASK (1275)**. The team answering this line will be knowledgeable on the conversion and will be able to answer your question or direct your call.
- **Help Desk hours of operation following conversion will be 7 am to 8 pm on Monday, April 20, 2026.** *(Note: there may be extended hours over conversion weekend. Details will be included in future correspondence prior to conversion.)*

On or around March 15, 2026:

- **You will receive important information about the weekend of conversion, the transition of products and services** and an outline of your account with MIDFLORIDA (which will be built to match the features you currently enjoy). We'll also provide account terms and conditions, fee schedule and privacy policy (a written copy of the privacy policy is included on pages 11 and 12 of this document) for your reference. However, if you would like to review these materials in advance, they can be found at [www.midflorida/PrimeMeridian](http://www.midflorida/PrimeMeridian).

Conversion weekend Friday, April 17 – Monday, April 20, 2026:

- With a few exceptions, **Prime Meridian Bank account numbers will not change.** *(If your account is an exception and your number must be altered, you will be notified separately.)*
- **On Friday, April 17, 2026, Prime Meridian Bank's online banking (including mobile banking) will be unavailable and no longer accessible at the [www.PrimeMeridianBank.com](http://www.PrimeMeridianBank.com) web address.** (Online banking services will be restored later in the weekend and Prime Meridian Bank customers will be redirected to [www.midflorida.com](http://www.midflorida.com) for access.) **On Sunday, April 19, 2026, access to some MIDFLORIDA services (such as online banking and phone banking) will become available.** Directions to re-establish online banking access and create an initial log in will be sent in a future correspondence. If possible, this communication will also outline any specific times when we anticipate the services to be available. Customers can also look for updates on MIDFLORIDA's website ([midflorida.com](http://midflorida.com)) and on our social media platforms.
- **Beginning Monday, April 20, 2026, you will be able to use any branch or ATM within MIDFLORIDA's network** as well as any credit union participating in the Co-Op Shared Branch network. *(The Co-Op Shared Branch network allows MIDFLORIDA customers to access their account and conduct transactions at more than 5,000 credit union locations nationwide. To find out more about shared branching, including a list of locations, visit [www.midflorida.com/locations/shared-branching](http://www.midflorida.com/locations/shared-branching). Note: shared branching is not currently available for business accounts.)*
- **A final Prime Meridian Bank account statement (account history since your last statement and through April 17, 2026) will be generated and mailed to you. Your first MIDFLORIDA account statement will be generated and sent at the end of April. Members who have accepted the eStatement disclosure prior to this date will receive their statement electronically via online banking. Otherwise, printed statements should arrive within the first week of May.** This statement will serve as a reference to verify balances, etc. against your final Prime Meridian Bank statement.

If you have questions about the merger or anticipated account conversion, please feel free to contact either financial institution:

**MIDFLORIDA**

Merger Hotline

**Toll free (877) 727-1ASK (1275)**

Monday – Saturday

7 am to 8 pm

**Prime Meridian Bank**

**(855) 774-6325**

Monday – Friday

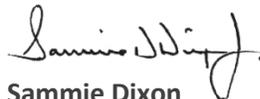
9 am to 5 pm

We are excited about this transition and look forward to serving you!

Sincerely,



**Steve Moseley**  
President and CEO  
MIDFLORIDA Credit Union



**Sammie Dixon**  
Vice Chairman, President and CEO  
Prime Meridian Bank

**Questions & Answers**  
**Merger of Prime Meridian Bank with MIDFLORIDA Credit Union**

**GENERAL CONVERSION**

**When will the conversion take place?**

The account conversion will take place on Saturday, April 18, 2026. While access to some services may truncate at different intervals leading up to and through the weekend of conversion, there should be no impact on your ability to use your account up to and through conversion.

**Will my account number change with the conversion?**

With a few exceptions, the account numbers for Prime Meridian Bank will not change. Any customer affected will be contacted directly regarding changing their account number.

**Will fees change?**

You will receive a copy of MIDFLORIDA's fee schedule in future correspondence, however, if you would like to review the consumer or business fee schedules, they may be viewed at [www.midflorida.com/PrimeMeridian](http://www.midflorida.com/PrimeMeridian). While you may notice different terminology and the interval at which fees are assessed, it is MIDFLORIDA's goal to keep fee amounts the same or less than what was historically charged.

**Will the product account names change?**

While product account names may differ slightly, a detailed outline of each account and how it will be labeled will be provided to you approximately 30 days prior to conversion.

**Will my Prime Meridian Bank checks still work, or do I need to order new ones?**

All Prime Meridian Bank checks will still be accepted and processed as normal. Closer to the conversion date, customers will have the option to order a box of MIDFLORIDA checks by contacting MIDFLORIDA's check processor directly or visiting a branch. More details will be included in future correspondence.

**When will I receive my account statement from MIDFLORIDA?**

**A final Prime Meridian Bank account statement** (*account history since your last statement and through April 17, 2026*) **will be generated and mailed to you.**

**Your first MIDFLORIDA account statement will be generated and sent at the end of April. Members who have accepted the eStatement disclosure prior to this date will receive their statement electronically via online banking. Otherwise, printed statements should arrive within the first week of May.** This statement will serve as a reference to verify balances, etc. against your final Prime Meridian Bank statement. Customers with only a savings account will receive quarterly statements in January, April, July, and October; those with checking or lending accounts will receive monthly statements. In both instances, statements will process at month end.

**Will my certificate rate change?**

All certificate products will retain their current rate structure and term when converted to MIDFLORIDA.

**Will my beneficiaries be transferred with my account(s)?**

Any previously designated beneficiaries will follow the account when integrated with MIDFLORIDA's system.

**When will I be able to use a MIDFLORIDA ATM?**

Beginning at some point on Monday, April 20, 2026, Prime Meridian Bank debit cards will be accepted at any MIDFLORIDA proprietary ATM (including the existing Prime Meridian Bank locations) or at any Publix Presto! ATM for withdrawals and transfers and will not incur a transaction fee (no surcharge fee). Deposits can be accepted at MIDFLORIDA ATMs beginning Monday, April 20, 2026. (*A list of branches and ATMs is included with this letter, or you can visit [midflorida.com](http://midflorida.com) for more details.*)

**Will I still have access to use my debit card for transactions through MoneyPass?**

Yes, Prime Meridian Bank debit card holders will continue to have access to the network of ATMs offered nationwide through MoneyPass. Any fees assessed for using an ATM in the MoneyPass network will be assessed and then refunded.

**Will my safe deposit box remain in place?**

All safe deposit boxes will remain in their respective branch locations but will not be accessible on Saturday, April 18 or Sunday, April 19. Safe deposit boxes will be available for access on Monday, April 20, 2026.

**CARDS**

**Will new debit cards be issued as part of the conversion?**

Existing Prime Meridian Bank debit cards, as well as existing personal identification numbers (PIN) will continue to work throughout the conversion process. If the card is lost or stolen, a new debit card will be issued.

**Will new credit cards be issued as part of the conversion?**

Existing Prime Meridian Bank credit cards issued through First Arkansas Bank & Trust will not be impacted by this acquisition and credit cards should function as normal and will not need to be replaced. Card Assets will continue to support and service these cards. MIDFLORIDA Credit Union / Prime Meridian Bank will no longer be able to support Card Assets credit cards after closing.

**ELECTRONIC PAYMENTS & ACCESS**

**Will I need to update my ACH (Automated Clearing House) transactions (social security, payroll, etc.)?**

Your ACH transactions (credits and debits) currently using Prime Meridian Bank's routing and transit number will continue to post without interruption and without any need for an update on your part. However, if you prefer, you can contact any business with whom you execute ACH payments or deposits to provide MIDFLORIDA's routing and transit number (263179804) along with your account information.

**What is MIDFLORIDA's routing and transit number?**

MIDFLORIDA's routing and transit number is 263179804.

**When will online/mobile access be available through MIDFLORIDA?**

Online services will be available sometime on Sunday, April 19, 2026. A detailed communication about initial access will be sent in future correspondence.

Prime Meridian Bank's online banking and bill pay (including mobile banking) will no longer be accessible at close of business Friday, April 17, 2026, in preparation for conversion to MIDFLORIDA. You will no longer have access to log in, check balances, conduct transactions or review information from the Prime Meridian Bank site. *Customers will receive more specific details prior to conversion.*

**Does MIDFLORIDA support Mobile Wallet transactions?**

MIDFLORIDA supports Apple Pay, Google Pay, Samsung Pay, Garmin Pay and Amazon One. As a new digital wallet option, Amazon One will require enrollment.

**Does MIDFLORIDA offer Zelle?**

MIDFLORIDA currently offers Zelle for consumer and business account holders. Once connected to your MIDFLORIDA account, your Zelle history and contacts will be retained and visible within Online Banking.

**LOANS & MORTGAGES**

**Will my loan(s) remain the same following conversion?** Your existing loans will transfer to MIDFLORIDA and retain the same terms. All loan payments will continue to post through conversion regardless of whether the payment is made electronically or mailed. The physical address for mailed payments will not change.

**Will my mortgage remain the same?**

Any mortgage loan currently being serviced by Prime Meridian Bank will move to MIDFLORIDA and retain the same contractual terms.

**When will I receive my mortgage statement?**

MIDFLORIDA Mortgage Center sends monthly mortgage statements to all mortgage holders. Statements are issued and sent by mail or electronically around the middle of each month.

**LEARN MORE**

**How can I connect and learn more about MIDFLORIDA?**

To learn more about MIDFLORIDA, stop by any branch (*either MIDFLORIDA or Prime Meridian Bank*), visit midflorida.com, call the Help Desk toll free at (866) 913-3733 or follow us on social.

**What are MIDFLORIDA’s hours?**

**Branch Lobby Hours**

Monday, Tuesday & Thursday 9 am to 5 pm  
Wednesday 10:30 am to 5 pm\*  
Friday 9 am to 6 pm  
Saturday 9 am to 1 pm

**Branch Drive-Thru Hours**

Monday – Friday 7 am to 7 pm  
Saturday 8:30 am to 1 pm

**Help Desk Call Center Hours**

Monday – Saturday 7 am to 8 pm

*\*Lobbies open later on Wednesdays to allow staff training.*

**Who can join MIDFLORIDA?**

MIDFLORIDA is a mutually-owned cooperative that requires each customer to have membership account to access the many products, services and benefits MIDFLORIDA offers. MIDFLORIDA fully funds the \$1 deposit to create the membership account on your behalf. Membership is open to anyone who lives, works, worships or attends school within the following 59 Florida counties:

Alachua	DeSoto	Highlands	Marion	Putnam
Baker	Duval	Hillsborough	Martin	Sarasota
Bradford	Flagler	Indian River	Miami-Dade	Seminole
Brevard	Franklin	Jefferson	Monroe	St. Johns
Broward	Gadsden	Lafayette	Nassau	St. Lucie
Calhoun	Gilchrest	Lake	Okeechobee	Sumter
Charlotte	Glades	Lee	Orange	Suwannee
Citrus	Gulf	Leon	Osceola	Taylor
Clay	Hamilton	Levy	Palm Beach	Union
Collier	Hardee	Liberty	Pasco	Volusia
Columbia	Hendry	Madison	Pinellas	Wakulla
Dixie	Hernando	Manatee	Polk	

**MIDFLORIDA Branch Locations as of November 2025***(All branches have at least one ATM)*

<b>Name</b>	<b>Street Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>
Longwood	1199 Spring Center South Blvd.	Altamonte Springs	FL	32714
Arcadia	128 S. Brevard Ave.	Arcadia	FL	34266
Auburndale	2146 US Highway 92 W.	Auburndale	FL	33823
Avon Park	930 US Highway 27	Avon Park	FL	33825
Bartow	105 E Van Fleet Dr.	Bartow	FL	33830
Bellevue	10131 SE US Hwy 441	Bellevue	FL	34420
Bradenton - Cortez	1320 Cortez Rd W.	Bradenton	FL	34205
Bradenton - Manatee	5905 Manatee Ave.	Bradenton	FL	34209
Central Brandon	825 W Brandon Blvd.	Brandon	FL	33511
Cape Coral	804 Cape Coral Parkway East	Cape Coral	FL	33904
Gulf To Bay	2400 Gulf To Bay Blvd.	Clearwater	FL	33765
Davenport	300 Ambersweet Way	Davenport	FL	33897
Dunedin	1201 Belcher Rd.	Dunedin	FL	34698
Gainesville - Oaks	6120 NW 1st Place	Gainesville	FL	32607
Haines City	35849 US Hwy 27 N.	Haines City	FL	33844
Kissimmee	1001 Buenaventura Blvd.	Kissimmee	FL	34743
Lake Placid	611 E Interlake Blvd.	Lake Placid	FL	33852
Lake Wales	237 State Road 60 West	Lake Wales	FL	33853
Mall	1090 Wedgewood Estates Blvd.	Lakeland	FL	33809
North Lakeland	7301 US Highway 98 North	Lakeland	FL	33809
Hollingsworth	3008 S. Florida Avenue	Lakeland	FL	33803
Highland City	5301 US Highway 98 South	Lakeland	FL	33812
Crystal Lake	1817 Crystal Lake Drive	Lakeland	FL	33801
Harden Blvd	2100 Harden Blvd.	Lakeland	FL	33803
Tower	129 S. Kentucky Ave.	Lakeland	FL	33801
South Lakeland	6040 S. Florida Avenue	Lakeland	FL	33813
Largo - Walsingham	13075 Walsingham Road	Largo	FL	33774
Largo - East Bay	2400 E Bay Dr.	Largo	FL	33771
Land O' Lakes	23551 SR 54	Lutz	FL	33559
Naples - Pine Ridge	3360 Pine Ridge Rd.	Naples	FL	34109
Trinity	7401 State Road 54	New Port Richey	FL	34653
Ocala - Main	1603 SW 19th Ave.	Ocala	FL	34471
Ocala - Golden Hills	6850 N US Hwy 27	Ocala	FL	34482
Ocala - East	1520 E Silver Springs Blvd.	Ocala	FL	34470
Ocala - North	7139 N US Hwy 441	Ocala	FL	34475
Ocala - Heath Brook	5450 SW College Rd.	Ocala	FL	34474
Okeechobee	3261 Hwy 441 South	Okeechobee	FL	34974
Waterford Lakes	11411 Lake Underhill Road	Orlando	FL	32825
Orlando South Dtnw.	2703 S Orange Ave	Orlando	FL	32806
Pinellas Park	4300 Park Blvd.	Pinellas Park	FL	33781
Plant City	2903 James L Redman Pkwy.	Plant City	FL	33566

Port St Lucie	8351 South US Highway 1	Port Saint Lucie	FL	34952
Port St Lucie - West	771 NW St Lucie West Blvd.	Port Saint Lucie	FL	34986
Port St Lucie - Gatlin	1692 SW Gatlin Blvd.	Port Saint Lucie	FL	34953
4th Street St Pete	2646 4th Street N.	Saint Petersburg	FL	33704
Sarasota Downtown	544 S Washington Blvd.	Sarasota	FL	34236
South Sebring	3863 US Hwy. 27 South	Sebring	FL	33870
North Sebring	6105 U.S. 27 North	Sebring	FL	33870
Spring Hill	11098 Spring Hill Drive	Spring Hill	FL	34608
Stuart	2370 S Kanner Highway	Stuart	FL	34994
Central Tampa	3202 W. Waters Ave.	Tampa	FL	33614
New Tampa	20401 Bruce B. Downs Blvd.	Tampa	FL	33647
South Tampa	1112 S Dale Mabry Hwy.	Tampa	FL	33629
Carrollwood	13101 North Dale Mabry Hwy.	Tampa	FL	33618
Temple Terrace	5002 E Fowler Ave.	Tampa	FL	33617
The Villages - Oxford	2285 Parr Drive	The Villages	FL	32162
The Villages - Wildwood	2535 Burnsed Blvd.	The Villages	FL	32163
Central Vero	2800 20th Street	Vero Beach	FL	32960
Wauchula	1490 U.S. Hwy 17 North	Wauchula	FL	33873
North Winter Haven	2075 8th Street N.W.	Winter Haven	FL	33881
Spirit Lake	3025 S. R. 540 W.	Winter Haven	FL	33880
South Winter Haven	5540 Cypress Gardens Blvd.	Winter Haven	FL	33884
Winter Park	7501 University Blvd	Winter Park	FL	32792

**MIDFLORIDA Offsite ATM Locations *as of November 2025***

<b>ATM Location Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>
Polk County Courthouse	220 W. Church St.	Bartow	FL	33830
Polk County School Board	1915 S. Floral Ave.	Bartow	FL	33830
Bartow Ford	2800 US Highway 98 N.	Bartow	FL	33830
Bay Pines Canteen	10000 Bay Pines Blvd.	Bay Pines	FL	33744
Gary Road Training Center	1551 E. Gary Rd.	Lakeland	FL	33801
Florida Southern College	111 Lake Hollingsworth Dr.	Lakeland	FL	33801
Cypress Lakes	10000 US Highway 98 N.	Lakeland	FL	33809
Lakeland Courthouse	930 E. Parker St.	Lakeland	FL	33801
Florida Polytechnic University	4700 Research Way	Lakeland	FL	33805
Lakeland Regional Medical	1324 Lakeland Hills Blvd.	Lakeland	FL	33805
WEC* Arena	1390 NW 80 <sup>th</sup> Ave.	Ocala	FL	34482
WEC General Store (WEC)	1390 NW 80 <sup>th</sup> Ave.	Ocala	FL	34482
WEC Hotel EC	1390 NW 80 <sup>th</sup> Ave.	Ocala	FL	34482
Okeechobee Agricultural	4200 FL-70	Okeechobee	FL	34972
Eastside	100 Global Innovation Circle	Orlando	FL	32825
Bay Pines Plaza	9603 Bay Pines Blvd.	Bay Pines	FL	33744
Highlands Regional Medical	3600 S. Highlands Ave.	Sebring	FL	33870
James A. Haley VA Hospital	13000 Bruce B. Downs Blvd. Floor	Tampa	FL	33612
Winter Haven Hospital	200 Avenue F NE	Winter Haven	FL	33881
Winter Haven Annex Court	3425 Lake Alfred Rd.	Winter Haven	FL	33881
Winter Haven Courthouse	200 N.E. Government Center Blvd.	Winter Haven	FL	33881

*\*WEC – World Equestrian Center*

### NCUA and FDIC Insurance Comparison

	Single Account (one owner)	Joint Account (more than one owner)	Retirement Accounts (includes IRAs)	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts	Government Accounts
<b>NCUA Insured</b>	\$250,000 per owner	\$250,000 per co-owner	<p>\$250,000 aggregate for Roth and Traditional</p> <p>\$250,000 for Keogh</p> <p><i>All IRA coverage is separate and in addition to coverage for other credit union accounts</i></p>	<p>\$250,000 per owner per beneficiary up to 5 beneficiaries</p> <p><i>(Includes Coverdell Education Savings accounts)</i></p>	\$250,000 per corporation, partnership or unincorporated association	<p>\$250,000 per Official custodian</p> <p><i>(more coverage available subject specific conditions)</i></p>
<b>FDIC Insured</b>	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporation, partnership or unincorporated association	<p>\$250,000 per Official custodian</p> <p><i>(more coverage available subject specific conditions)</i></p>

Visit these government websites for more information:

NCUA [www.ncua.gov](http://www.ncua.gov)

FDIC [www.fdic.gov](http://www.fdic.gov)



<b>FACTS</b> WHAT DOES MIDFLORIDA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Transaction history</li> <li>• Overdraft history</li> <li>• Account transactions</li> </ul> <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons MIDFLORIDA Credit Union chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does MIDFLORIDA Credit Union share?</b>
	<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	No
	<b>For our marketing purposes -</b> to offer our products and services to you	No
	<b>For joint marketing with other financial companies</b>	No
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	We don't share
	<b>For nonaffiliates to market to you</b>	We don't share
<b>Questions?</b>	Call toll-free (866) 913-3733	

What We Do	
<b>How does MIDFLORIDA Credit Union protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does MIDFLORIDA Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>• <i>Title companies such as: MIDFLORIDA Title Professionals, LLC.</i></li> <li>• <i>Trust companies such as: Southeast Trust Company, LLC.</i></li> </ul> </li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>MIDFLORIDA Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include securities dealers, title companies and trust companies.</i></li> </ul>