

If you had a Business Checking Plus Account with CB&T, you now have a **Business Checking with Interest Checking account with MIDFLORIDA.**

Rate Information - This is a variable rate account. Your dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Determination of Rate - Rate changes are within the discretion of the credit union and are not tied to an index. As of the last dividend declaration date, the following rates were paid: Tier 1 – A dividend rate of 0.050% for that portion of the daily balance that was less than or equal to \$100,000.00. The annual percentage yield for this tier was 0.05%. Tier 2 – A dividend rate of 0.995% for that portion of the daily balance that was greater than \$100,000.00 but less than or equal to \$1,000,000.00. The annual percentage yield for this tier ranged from .05% to 0.91%, depending on the balance in the account. Tier 3 – A dividend rate of 0.050% for that portion of the daily balance that was greater than \$1,000,000.00. The annual percentage yield for this tier ranged from 0.91% to 0.05%, depending on the balance in the account.

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 \$500.00.

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

Fees and charges - There is no monthly service charge. 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 - Please see Common Features section.

NOTICE: Your dividend rate structure will change from 4 tiers to 3 tiers, and will change from Tiering Method A to Tiering Method B.*

If you had an Analyzed Business Checking account with CB&T, you now have an **Analyzed Checking with Interest account with MIDFLORIDA.**

Rate Information - This account does not pay dividends.

Earnings credit information - An Earnings Credit is used to offset fees and charges. The Earnings Credit is calculated by applying an earnings credit rate to the daily balance using the daily balance method. The Earnings Credit rate is variable and may change at any time as determined by the credit union board of directors. As of the last Earnings Credit declaration date, the rate was 0.349% with an annual percentage yield of 0.35%.

Minimum balance requirements - The minimum balance required to open this account is \$1,000.00.

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

Fees and charges - Transaction Fees are based on account analysis and vary based on balance and activity. Please see Fee Schedule for details. We will calculate your fees on a monthly basis and offset them against your Earnings Credit for the period. When the Earnings Credit exceeds fees, the excess will be credited to your account; when fees exceed the Earnings Credit, a service charge equal to the difference will be charged to your account.

Additional information - Please see Common Features section.

If you had a Business Checking or Premier Business Checking account with CB&T, you now have a **Free Business Checking account with MIDFLORIDA.**

Minimum balance requirements - The minimum balance required to open this account is \$100.00.

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

Fees and charges - There is no monthly service charge. 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 - This account does not pay dividends. Please see Common Features section.

If you had a Lawyer Trust (IOTA) Account with CB&T, you now have a **Lawyer Trust (IOTA) with MIDFLORIDA.**

Rate Information - This is a variable rate account. Your dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Determination of Rate - Rate changes are within the discretion of the credit union and are not tied to an index. As of the last dividend declaration date, the following rates were paid: Tier 1 – A dividend rate of 0.050% for the entire daily balance that was at least \$100,000.00. The annual percentage yield for this tier was 0.05%. Tier 2 – A dividend rate of 0.995% for the entire daily balance that was at least \$100,000.01 but less than \$1,000,000.01. The annual percentage yield for this tier was 1.00%. Tier 3 – A dividend rate of 0.050% for the entire daily balance that was \$1,000,000.01 or more. The annual percentage yield for this tier ranged was 0.05%.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited monthly. Dividends will be sent to the Florida Bar Foundation. If the account is closed before interest is credited, you will not receive the accrued interest.

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.

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

Fees and charges - There is no monthly service charge. Please see Fee Schedule for additional information.

Additional Information - This account must be linked to a business account for the payment of applicable fees. Account owner is responsible for immediate payment of any fees or overdrafts. This account is subject to the Rules Regulating the Florida Bar, Chapter 5: Rules Regulating Trust Accounts. Account owner authorizes the credit union to notify Staff Counsel, The Florida Bar, 651 East Jefferson Street, Tallahassee, Florida 32399-2300, in the event the account is overdrawn or any trust check is dishonored or returned due to insufficient funds or uncollected funds, absent bank error. Please see Common Features section.

If you had a Money Market Non Personal, Prime Money Market Non Personal or Premier Prime Money Market Non Personal account with CB&T, you now have a **Business Money Market Checking with MIDFLORIDA.**

Rate Information - This is a variable rate account. Your dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Determination of Rate - Rate changes are within the discretion of the credit union and are not tied to an index. As of the last dividend declaration date, the following rates were paid: Tier 1 – A dividend rate of 0.200% for the entire daily balance that was less than \$10,000.00. The annual percentage yield for this tier was 0.20%. Tier 2 – A dividend rate of 0.200% for the entire daily balance that was at least \$10,000.00 but less than \$25,000.00. The annual percentage yield for this tier was 0.20%. Tier 3 – A dividend rate of 0.200% for the entire daily balance that was at least \$25,000.00 but less than \$50,000.00. The annual percentage yield for this tier was 0.20%. Tier 4 – A dividend rate of 0.400% for the entire daily balance that was at least \$50,000.00 but less than \$100,000.00. The annual percentage yield for this tier was 0.40%. Tier 5 – A dividend rate of 0.400% for the entire daily balance that was \$100,000.00 or more. The annual percentage yield for this tier ranged was 0.40%.

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. You must maintain a minimum average daily balance of \$1,000.00 in your account to avoid a monthly service charge fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a monthly service charge fee for that month.

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 of 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, your account will be subject to closure by the credit union.

(Continued on next panel)

(Business Money Market Checking Continued)

Fees and charges - An excessive debit fee will be charged for each debit transaction (withdrawal, draft paid, or payment out of this account) in excess of six during a month. Please see Fee Schedule for additional information.

Additional Information - Please see Common Features section.

Notice: The dividend rate structure for Prime Money Market and Premier Prime Money Market will change from 4 tiers to 5 tiers.

If you had a First Class Savings Non Personal or a Premier First Class Savings Non Personal account with CB&T, you now have a **First Class Business Savings Account with MIDFLORIDA.**

Rate Information - This is a variable rate account. Your dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Determination of Rate - Rate changes are within the discretion of the credit union and are not tied to an index. As of the last dividend declaration date, the following rates were paid: Tier 1 – A dividend rate of 0.300% for the entire daily balance that was less than \$10,000.00. The annual percentage yield for this tier was 0.30%. Tier 2 – A dividend rate of 0.350% for the entire daily balance that was at least \$10,000.00 but less than \$25,000.00. The annual percentage yield for this tier was 0.35%. Tier 3 – A dividend rate of 0.400% for the entire daily balance that was at least \$25,000.00 but less than \$50,000.00. The annual percentage yield for this tier was 0.40%. Tier 4 – A dividend rate of 0.450% for the entire daily balance that was at least \$50,000.00 but less than \$300,000.00. The annual percentage yield for this tier was 0.45%. Tier 5 – A dividend rate of 0.550% for the entire daily balance that was at least \$300,000.00 but less than \$1,000,000.00. The annual percentage yield for this tier was 0.55%. Tier 6 – A dividend rate of 0.600% for the entire daily balance that was \$1,000,000.00 or more. The annual percentage yield for this tier ranged was 0.60%.

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. There is no minimum balance required for accrual of dividends. You must maintain a minimum daily balance of \$500.00 in your account to avoid a monthly service charge fee.

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 of 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, your account will be subject to closure by the credit union.

Fees and charges - Please see Fee Schedule for additional information.

Additional Information - Please see Common Features section.

If you had a Extreme Business Savings account with CB&T, you now have an **Extreme Business Savings Account with MIDFLORIDA.**

Rate Information - This is a variable rate account. Your dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Determination of Rate - Rate changes are within the discretion of the credit union and are not tied to an index. As of the last dividend declaration date, the following rates were paid: Tier 1 – A dividend rate of 1.243% for that portion of the daily balance that was less than or equal to \$50,000.00. The annual percentage yield for this tier was 1.25%. Tier 2 – A dividend rate of 1.243% for that portion of the daily balance that was greater than \$50,000.00 but less than or equal to \$250,000.00. The annual percentage yield for this tier ranged from 1.25% to 1.25%, depending on the balance in the account. Tier 3 – A dividend rate of 1.243% for that portion of the daily balance that was greater than \$250,000.00. The annual percentage yield for this tier ranged from 1.25% to 1.25%, depending on the balance in the account.

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 \$50,000.00. You must maintain a minimum daily balance of \$50,000.00 in your account to avoid a monthly service charge fee.

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 of 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, your account will be subject to closure by the credit union or fees may apply, or both.

Fees and charges - An excessive debit fee will be charged for each debit transaction (withdrawal, draft paid, or payment our of this account) in excess of six during a month. Please see Fee Schedule for additional information.

(Continued on next panel)

(Extreme Business Savings Continued)

Additional Information - The account balance, whether through initial deposit or subsequent deposits or dividends, may not exceed \$2,000,000.00 except that when the balance reaches \$2,000,000.00 the account will continue to accrue dividends at the rate stated herein. This account is not eligible for any MIDFLORIDA overdraft protection services. The credit union may change the terms at any time. The provisions of this disclosure are in addition to and do not replace any other agreements that you have entered into with the credit union. If there is a conflict between this disclosure and other credit union agreements, the conflicting term of this disclosure will govern only as to the Extreme Business Savings. Please see Common Features section.

Credit Union Membership

If you provided positive consent to become a member with the credit union, we will open a Share Account for you and deposit \$5. The terms of the account are outlined below.

Dividend Information - This account does not pay dividends.

Minimum balance requirements - The minimum balance required to open this account is \$5.00.

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

Additional information - Please see Common Features section and fee schedule for additional information.

COMMON FEATURES

Bylaw requirements - You must complete payment of \$5.00 in a Membership account or 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.

Account Terms - The credit union may change the terms at any time.

*Tiering Methods

Tiering Method A - Under this method, an institution pays on the full balance in the account the stated dividend rate that corresponds to the applicable deposit tier.

Tiering Method B - Under this method, an institution pays the stated dividend rate only on that portion of the balance within the specified tier.

Business Account Disclosures

Specific Account Details

April 1, 2020

- Conversion Date -

April 4, 2020

