

**If you had a First Class IRA Savings Account with CB&T, you now have an IRA 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** - As of the last dividend declaration date, the dividend rate was 0.050% with an annual percentage yield of 0.05% on your 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 \$100.00. There is no minimum balance required for accrual of dividends.

**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** - There is no monthly service charge. Please see fee schedule for additional information.

**Additional Information** - Please see Common Features section for additional information.

**NOTICE: Your dividend rate structure will change from 6 tiers to 1 tier.**

**If you had a Classic, Classic 50, Classic Workplace or Classic Plus Checking Account with CB&T, you now have a Relationship 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**

**Tier 1** – As of the last dividend declaration date, a dividend rate of 0.050% was paid only on the portion of your daily balance that was greater than \$1,499.99. The annual percentage yield for this tier ranged from 0.00% to 0.05% depending on the balance in the account. **Tier 2** – As of the last dividend declaration date, if your daily balance was \$1,499.99 or less, the dividend rate paid on the entire balance was 0.000% with an annual percentage yield of 0.00%.

**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. The minimum balance required for the accrual of dividends is \$1,500.00.

**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.

**Fees and charges** - There is no monthly service charge. Please see fee schedule for additional information.

**Additional Information** - No transaction limitations apply to this account. Please see Common Features section for additional information.

**NOTICE: The dividend rate structure for Classic, Classic 50 and Classic Plus Checking will change from 4 tiers to 2 tiers. In addition, all accounts listed above will change from Tiering Method A to Tiering Method B. \***

**If you had a Premier Checking Account with CB&T, you now have a Premier 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**

As of the last dividend declaration date, the dividend rate was 0.050% with an annual percentage yield of 0.05% on your 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 \$100.00. There is no minimum balance required for accrual of dividends. You must maintain a minimum daily balance of \$10,000.00 in your Premier Checking account, or maintain a minimum daily balance of \$25,000.00 in other deposit products 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.

**Fees and charges** - Please see fee schedule for additional information.

**Additional information** - No transaction limitations apply to this account. Please see Common Features section for additional information.

**If you had a Money Market, Premier Money Market, Prime Money Market or Premier Prime Money Market Account with CB&T, you now have a 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. There is no minimum balance required for accrual of dividends. You must maintain a minimum average daily balance of \$1,000.00 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.

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*(Money Market Checking Continued)*

**Fees and charges** - An excessive debit fee will be charged for each debit transaction (withdrawal, draft paid, automatic transfer 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 for additional information.

**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 Classic Value Checking Account with CB&T, you now have a Free Checking Account with MIDFLORIDA.**

**Minimum balance requirements** - The minimum balance required to open this account is \$50.00.

**Fees and charges** - There is no monthly service charge. Please see fee schedule for additional information.

**Additional Information** - No transaction limitations apply to this account. This account does not pay dividends. Please see Common Features section for additional information.

**If you had an Extreme Yield Account with CB&T, you now have an Extreme Yield 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 \$10,000.00. 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 at least \$10,000.00 but less than \$25,000.00. 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 at least \$25,000.00 but less than \$50,000.00. The annual percentage yield for this tier ranged from 1.25% to 1.25%, depending on the balance in the account. Tier 4 – A dividend rate of 1.243% for that portion of the daily balance that was at least \$50,000.00 but less 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. Tier 5 – A dividend rate of 1.243% for that portion of the daily balance that was \$250,000.00 or more. 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 \$25,000.00. The minimum balance required to waive the monthly service charge is \$10,000.00

**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** - 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 for additional information.

**If you had a First Class Savings, Minor First Class Savings or Premier First Class Savings Account with CB&T, you now have a First Class 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 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 \$50.00. There is no minimum balance required for accrual of dividends. The minimum balance required to waive the monthly service charge is \$500. Fee waived for ages 21 and under.

**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.

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**(First Class Savings Continued)**

**Fees and charges** - An excessive debit fee will be charged for each debit transaction (withdrawal, draft paid, automatic transfer 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 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.

**Frequency of Rate Changes** - The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

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

## 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** - See fee schedule for additional information. Please see Common Features section for additional information.

### \*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.

**MIDFLORIDA**  
*Your* community credit union

## Consumer Account Disclosures

*Truth-In-Savings*

April 1, 2020

- Conversion Date -

April 4, 2020