

If you had a 1934 or Regular Checking with FAB, you now have a **1934 Regular 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: An interest rate of 0.000% for the entire daily balance that was less than \$750.00. The annual percentage yield for this tier was 0.00%. An interest rate of 0.020% for the entire daily balance that was \$750.00 or more. The annual percentage yield for this tier was 0.02%.

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. You must maintain a minimum average daily balance of \$500.00 in your account, or a minimum combined daily balance of \$5,000.00 in other deposit products 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. You must maintain a daily balance of \$750.00 in your account each day to obtain the disclosed annual percentage yield.

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 - A service charge fee will be charged each month, unless minimum balance requirements are met. Please see Fee Schedule for additional information.

If you had a 5th Ave. Reserve Checking or Physicians Checking with FAB, you now have a **5th Ave. Reserve 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: An interest rate of 0.000% for the entire daily balance that was less than \$25,000.00. The annual percentage yield for this tier was 0.00%. An interest rate of 1.490% 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 1.50%. An interest rate of 1.490% 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 1.50%. An interest rate of 1.490% for the entire daily balance that was at least \$100,000.00 or more. The annual percentage yield for this tier was 1.50%.

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. There is no minimum balance required for accrual of dividends. You must maintain a minimum daily balance of \$1,500.00 in your Relationship Checking Account, or a minimum daily balance of \$10,000.00 in other deposit products and/or consumer loans, or a \$10,000 MIDFLORIDA Mortgage, or you are 65 years or over 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 - 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.

If you had a Professional Checking or Relationship Checking Account with FAB, 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 - 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. 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. There is no minimum balance required for accrual of dividends. You must maintain a minimum daily balance of \$1,500.00 in your Relationship Checking Account, or a minimum daily balance of \$10,000.00 in other deposit products and/or consumer loans, or a \$10,000 MIDFLORIDA Mortgage, or you are 65 years or over 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 - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

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

Additional Information - No transaction limitations apply to this account.

If you had a Money Market or Private Account with FAB, 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: An interest rate of 0.000% for the entire daily balance that was less than \$1,000.00. The annual percentage yield for this tier was 0.00%. An interest rate of 0.050% for the entire daily balance that was at least \$1,000.00 but less than \$10,000.00. The annual percentage yield for this tier was 0.05%. An interest 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%. An interest 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%. An interest 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%. An interest rate of 0.400% for the entire daily balance that was at least \$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 \$500.00. There is no minimum balance required for accrual of dividends. You must maintain a minimum daily balance of \$1,500.00 in your Relationship Checking Account, or a minimum daily balance of \$10,000.00 in other deposit products and/or consumer loans, or a \$10,000 MIDFLORIDA Mortgage, or you are 65 years or over 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 - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

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

Additional Information - No transaction limitations apply to this account.

If you had a VIP Checking or Free Checking Account with FAB, 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.

If you had a University Account with FAB, and you are 21 or under as of 12/31/19, you now have an **Absolutely Free Student Checking Account with MIDFLORIDA**.

Minimum balance requirements - The minimum balance required to open this account is \$25.00.

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

Additional Information - Account converts to eVolve Checking account at age 21. No transaction limitations apply to this account. This account does not pay dividends.

If you had a University Account with FAB, and you are over 21 as of 12/31/19, you now have an **eVolve Checking Account with MIDFLORIDA**.

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. You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

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 - A service charge fee will be charged each month, unless minimum balance requirements are met. Please see Fee Schedule for additional information.

If you had an Health Savings Account with FAB,
you now have a
Health 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: an interest rate of 0.995% for the entire daily balance that was less than \$10,000.00. The annual percentage yield for this tier was 1.00%. An interest rate of 0.995% for the entire daily balance that was \$10,000.00 or more. The annual percentage yield for this tier was 1.00%.

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 \$5.00. 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 - No transaction limitations apply to this account.

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

Additional Information - No Debit Card Rewards apply to this account. Check Advance is not available for this account. This account is intended for the purpose of paying medical expenses associated with high deductible health plans. Please check with your employer to confirm eligibility to contribute to an HSA. Please check with your tax advisor to determine the maximum contribution you are allowed to make. MIDFLORIDA Credit Union is required to report all distributions and contributions to the IRS, including transactions made in error. The credit union may change the terms at any time. Please see Common Features section for additional information.

If you had a **Fiduciary Checking with FAB**,
you now have a
Fiduciary Checking with MIDFLORIDA.

Rate Information - This account does not pay interest or dividends.

Minimum balance requirements - The minimum balance to open this account is \$10.00

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

If you had a **Savings Account with FAB**,
you now have a
Regular 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.

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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.

If you had an **IRA Savings Account with FAB**,
you now have a
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.

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.

Consumer Account Disclosures

Truth-In-Savings

November 1, 2019

- Conversion Date -

November 16, 2019

