

**If you had a Commercial Analysis Checking account with FAB, you now have a n Extreme Business 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.

**Last declared dividend 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 0.100% for the entire daily balance that was less than \$100,000.00. The annual percentage yield for this tier was 0.10%. An interest rate of 0.200% for the entire daily balance that was at least \$100,000.00 but less than \$500,000.00. The annual percentage yield for this tier was 0.20%. An interest rate of 0.300% for the entire daily balance that was \$500,000.00 or more. The annual percentage yield for this tier was 0.30%.

**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 \$2,500.00. You must maintain a minimum average daily balance of \$50,000.00 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** - 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. 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 750 during a month. Please see fee schedule for additional information.

**If you had a Small Business with Interest or a Small Business Advantage with Interest account with FAB, 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.

**Last declared dividend rate** - As of the last dividend declaration date, an interest rate of 0.050% was paid only on the portion of your 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. As of the last dividend declaration date, the dividend rate of 0.995% was paid only on the portion of your daily balance that was greater than \$100,000.00, but was less than \$1,000,000.01. The annual percentage yield for this tier ranged from 0.05% to 0.91%, depending on the balance in the account. As of the last dividend declaration date, if your daily balance was \$100,000.00 or less, the dividend rate paid on the entire balance was 0.050% with an annual percentage yield of 0.05%.

**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. You must maintain a minimum average daily balance of \$5,000.00 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** - 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 requirements are met. 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.

**If you had a Money Market or Private Account with FAB, 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: 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 \$100,000.00 or more. The annual percentage yield for this tier 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. 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.

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*(Money Market Checking Continued)*

**Fees and charges** - A service charge fee will be charged each month, unless minimum balance requirements are met. 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 6 during a month. Please see fee schedule for additional information.

**If you had a Small Business, Small Business Advantage, or Small Business with Mobile Deposit account with FAB, 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.

**If you had a Non Profit Interest Checking account with FAB, you now have a Non Profit 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 \$100.00 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.

**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 requirements are met. Please see fee schedule for additional information.

**Additional information** - This account does not pay dividends.

If you had a Savings Nonpersonal or Savings Nonprofit account with FAB, you now have a **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.

**Last declared dividend rate** - As of the last dividend declaration date, the dividend rate was 0.050%, with an annual percentage yield of 0.05% on your account.

**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 the Business Savings account is \$100.00. You must maintain a minimum average daily balance of \$100.00 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. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the 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.

**Fees and charges** - A service charge fee will be charged each month unless minimum balance requirements are met. 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.

If you had a Lawyer Trust (IOTA) Account with FAB, 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.

**Last declared dividend rate** - An interest 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%. An interest rate of 0.100% for that portion of the daily balance that was at least \$100,000.01 but less than or equal to \$1,000,000.00. The annual percentage yield for this tier ranged from 0.05 % to 0.10 %, depending on the balance in the account. An interest rate of 0.050% for that portion of the daily balance that was \$1,000,000.01 or more. The annual percentage yield for this tier ranged from 0.10% to 0.05%, depending on the balance in the account.

**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.

## 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.

### 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.

## Business Account Disclosures

*Specific Account Details*

November 1, 2019

- Conversion Date -

November 16, 2019

