

If you had a
Free Business Checking Account with SCCU
you now have a
Free Business Checking Account
with MIDFLORIDA.



FREE BUSINESS CHECKING ACCOUNT

Minimum balance requirements - The minimum balance required to open this account is \$250.00.

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

Fees and charges - 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.

COMMON FEATURES

Bylaw requirements - You must complete payment of one share in your Business 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.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Overdraft fees - 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

Truth-In-Savings

June 1, 2012

Merger date
June 30, 2012



If you had an Investor Commercial Savings or Business Savings with SCCU you now have a **Business Savings Account with MIDFLORIDA.**

BUSINESS SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate was .050% with an annual percentage yield of .05% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

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 required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum average daily balance of \$250.00 in your account to avoid a maintenance fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a maintenance fee for that month. Please see Fee Schedule for additional information. 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 or 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.

Par value of a share - The par value of a share in this account is \$25.00.

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.

If you had a Business Platinum Interest Checking Account with SCCU you now have a **Business Checking with Interest Account with MIDFLORIDA.**

BUSINESS CHECKING WITH INTEREST ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate was .050% with an annual percentage yield of .05% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

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 - You must maintain a minimum average daily balance of \$5,000.00 in your account to avoid a maintenance fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a maintenance fee for that month. Please see Fee Schedule for additional information.

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 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 Business Money Market Account with SCCU you now have a **Business Money Market Account with MIDFLORIDA.**

BUSINESS MONEY MARKET ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate on balances of \$1,000.00 or more was .050% with an annual percentage yield of .05% on your account. As of the last dividend declaration date, the dividend rate on balances of \$999.99 or less was .050% with an annual percentage yield of .05% on your account.

Rate Information - This is a variable rate account. The dividend rate and annual percentage yield may change every month as determined by the Board of Directors.

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 \$1,000.00.

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 or 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 - 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.