If you had a
Christmas Club Savings with SCCU
you now have a
Holiday Club Account with MIDFLORIDA.

HOLIDAY CLUB 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 balance required to open this account is \$20.00. 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 - A \$5.00 penalty may be charged for withdrawals during the club account term. 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 in any calendar month, your account will be subject to closure by the credit union.

On November 1st, your Holiday Club Account balance is automatically mailed to you in a check. The account remains open and you may begin making deposits for the next year.

If you had a Money Market Account with SCCU you now have a

Money Market Savings Account with MIDFLORIDA.

MONEY MARKET SAVINGS 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. 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 - 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 in any calendar month, your account will be subject to closure by the credit union.

If you had an Investor Money Market Checking,
Odyssey II or Interest Checking with SCCU
you now have a
Relationship Checking Account
with MIDFLORIDA.
(Share Draft)

RELATIONSHIP CHECKING ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate on balances of \$1,500.00 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 \$1,499.99 or less was 0%, with an annual percentage yield of 0% 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 \$500.00.

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 \$10,000.00 MIDFLORIDA Mortgage, or you are 65 years or over to avoid a monthly service charge fee. 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.

Additional Information - No transaction limitations apply to this account.



Account Disclosures

Truth-In-Savings

June 1, 2012

Merger date June 30, 2012

If you had a Fresh Start Checking with SCCU you now have a

No Surprises Checking Account with MIDFLORIDA.

(Share Draft)

NO SURPRISES CHECKING ACCOUNT

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

Fees and charges - A service charge fee will be charged each month. Please see Fee Schedule for additional information.

Additional Information - No transaction limitations apply to this account.

If you had a Free Checking, Value Checking, or New Directions Checking with SCCU you now have a

Free Checking Account with MIDFLORIDA.

(Share Draft)

FREE CHECKING ACCOUNT

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

Additional Information - No transaction limitations apply to this account. There is no monthly service charge. This account does not pay dividends.

If you had a Share Savings, Optional Savings, New Directions Savings, My Way Savings or a Living Trust Account with SCCU you now have a **Regular Savings Account with MIDFLORIDA.**

REGULAR SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate was .05% with an annual percentage vield 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 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 - 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 in any calendar month, 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 \$5.00.

If you had an Investor Money Market Savings or a Premium Investors Money Market Savings with SCCU you now have a

Relationship Savings Account with MIDFLORIDA.

RELATIONSHIP SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate on balances from \$0.01 to \$100,000.00 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 \$100,000.01 and greater 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

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. You must maintain a minimum daily balance of \$10,000.00 in deposit products to avoid a monthly service charge fee. 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 - 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 in any calendar month, 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 \$5.00.

If you had a Sea Turtle Savings, UTMA or Generation Green Teen Savings with SCCU vou now have a

Youth Savings Account with MIDFLORIDA.

Converts to a Regular Savings Account when member turns 25

YOUTH SAVINGS ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate on balances from \$.01 to \$5,000.00 was .995% with an annual percentage yield of 1.00% on your account. As of the last dividend declaration date, the dividend rate on balances of \$5,000.01 and greater 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

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 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 -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 in any calendar month, your account will be subject to closure by the credit union.

Limitations of Withdrawals by Minors - The credit union requires a joint owner on all accounts opened by a person under the age of thirteen. The joint owner must be a member of the credit union. The credit union will require the joint owner to be present or give consent in writing for all withdrawals prior to the minor account owner reaching the age of thirteen. Once a minor has reached age thirteen and has a valid state issued form of identification, the minor can make withdrawals, or close the account, without consent or knowledge of the joint owner. This in no way reduces the right of the joint owner to deposit, withdraw, or close this account as well. Youth Savings accounts converted from UTMA accounts allow that the minor gains access to the funds at age 18.

Maximum Withdrawal - By Florida statute, there is a limit that a minor can withdraw from an account: that limit is \$5,000.00.

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

> If you had a High Yield Checking or Select Checking with SCCU you now have a

Investor Checking Account with MIDFLORIDA.

INVESTOR CHECKING ACCOUNT

Last declared dividend rate - As of the last dividend declaration date, the dividend rate on balances of \$0.01 to \$999.99 was .050% with an annual percentage yield of .05% and the dividend rate on balances of \$1,000.00 or more 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

Dividend period - For the account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January1, 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 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.

Additional Information - No transaction limitations apply to this account. Please see Fee Schedule for additional information.

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