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*Thinking Outside the Box*

## TRUTH-IN-SAVINGS DISCLOSURE

REV 04/17

### PRIMARY SAVINGS (SHARE) ACCOUNT SECONDARY SAVINGS (SHARE) ACCOUNT KID'S LUB ACCOUNT

#### **Rate Information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union 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. If you close your share account before dividends are paid, you will not receive the accrued dividends.

#### **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 \$25.01 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycle.

**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:**

The maximum cash deposit we may allow is \$10,000.00 per day.

The above deposit limitation applies to this account in combination with all other account(s).

During any 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, computer or automatic transfer, telephonic order or instruction, 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.

#### **Per value of a share:**

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

## MONEY MARKET SHARE ACCOUNT

### **Rate Information:**

Dividend rate and annual percentage yield may change at any time, as determined a credit union 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 the dividend periods follow this same pattern of dates. The declaration date is the last day of the dividend period and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements:** The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum average daily balance of \$2,500.00 in your account to avoid a below minimum balance fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a below minimum balance fee of \$6.00 once during the statement cycle.

You must maintain a minimum average daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycle.

**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 statement period, 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 or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made 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 statement period, your account will be subject to closure by the credit union.

## JUMBO MONEY MARKET

### **Rate Information:**

Dividend rate and annual percentage yield may change at any time, as determined a credit union 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 the dividend periods follow this same pattern of dates. The declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

The minimum balance required to open this account is \$100,000.00.

You must maintain a minimum average daily balance of \$100,000.00 in your account to avoid a below minimum balance fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a below minimum balance fee of \$6.00 once during the statement cycle.

You must maintain a minimum average daily balance of \$100,000.00 in your account to obtain the disclosed annual

percentage yield.

**Average daily balance computation method** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycle.

**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 statement period, 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 or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made 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 statement period, your account will be subject to closure

### **JUMBO BUSINESS MONEY MARKET ACCOUNT**

**Rate Information:**

Dividend rate and annual percentage yield may change at any time, as determined a credit union 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 the dividend periods follow this same pattern of dates. The declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements:**

The minimum balance required to open this account is \$100,000.00.

You must maintain a minimum average daily balance of \$100,000.00 in your account to avoid a below minimum balance fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a below minimum balance fee of \$6.00 once during the statement cycle.

You must maintain a minimum average daily balance of \$100,000.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycle.

**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 statement period, 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 or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made 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 statement period, your account will be subject to closure

## MONEY MANAGEMENT SAVINGS ACCOUNT

### **Rate information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union 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. If you close your account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

The minimum balance required to open this account is \$10,000.00.

You must maintain a minimum average daily balance of \$10,000.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycle.

**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:**

The maximum cash deposit we may allow is \$10,000.00 per day.

The above deposit limitation applies to this account in combination with all other account(s).

During any 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 preauthorized, computer or automatic transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

## CLASSIC CHECKING ACCOUNT (SHARE DRAFT)

### **Rate Information**

This account does not earn dividends

### **Minimum balance requirements:**

No minimum balance requirements apply to this account.

### **Transaction limitations:**

The maximum cash deposit we may allow is \$10,000.00 per day.

The above deposit limitation applies to this account in combination with all other accounts).

**ANOTHER CHANCE CHECKING ACCOUNT (SHARE  
DRAFT)**

**Rate Information**

This account does not earn dividends.

**Minimum balance requirements:**

No minimum balance requirements apply to this account.

**Transaction limitations:**

The maximum cash deposit we may allow is \$10,000.00 per day.

The above deposit limitation applies to this account in combination with all other accounts.

Deposits at ATM, and Service centers are prohibited for this account.

This account is ineligible for Courtesy Pay/Overdraft Privilege.

**ATM/Debit card withdrawals:**

The ATM cash withdrawal limit is \$200.00 per day. The Point of Sale limit is \$250.00 per day.

**MEMBER BENEFIT ACCOUNT (SHARE DRAFT)  
LEVEL SERVICE BENEFIT ACCOUNT**

**Rate Information**

This account does not earn dividends

**Minimum balance requirements:**

No minimum balance requirements apply to this account.

**Transaction limitations:**

The maximum cash deposit we may allow is \$10,000.00 per day.

The above deposit limitation applies to this account in combination with all other accounts).

**Silver Level- Must have a combined balance of \$2500 in loans and savings products, an Active Share Draft Account, enrolled in E-Statements and enrolled in On-Line Banking.**

U Choose Rewards

Card Valet

Tickets at Work products

No fee at Publix ATM's withdrawals

.25% bump on CD Rates (except for CD Promotional Rates)

.25% Rate reduction on all loans (except for Home Equity and HELOC's)

\$50.00 off the price of an Extended Warranty

\$50.00 off the price of a Gap Policy

**Gold Level- Must have a combined balance of \$20,000 in loans and savings products, an active share Draft Account, enrolled in E-Statements and enrolled in On-Line Banking.**

All Silver Level benefits

Free box of checks

No fees on Money Order purchase

No fees on Cashier's Check

Higher Debit Card withdrawal and purchase limits  
Additional .25% off loans (except Home Equity, HELOC's,  
Additional .25% bump on CD Rates (excepts promotional CD Rates)  
No Wire Fees

**Platinum Level- Must have a combined balance of \$75,000 in loans and savings products, an active Share Draft Account, enrolled in E-Statements and enrolled in On-Line Banking.**

All Silver and Gold Level benefits  
No fee on stop payments  
No application and processing on Loan Products  
Additional .25% off loans (except Home Equity, HELOC's,  
Additional .25% bump on CD Rates (excepts promotional CD Rates)

### **MONEY MANAGEMENT CHECKING ACCOUNT (SHARE DRAFT)**

**Rate information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union 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 example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements:**

You must maintain a minimum daily balance of \$5,000.00 in your account to avoid a minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee of \$15.00 for that month. You must maintain a minimum average daily balance of \$5,000.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycle.

**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:** The maximum cash deposit we may allow is \$10,000.00 per day.  
The above deposit limitation applies to this account in combination with all other account(s).

**Additional Information:**

No charge for green safety paper checks.  
No charge for ATM withdrawals from checking.  
No charge for online bill payment. (if available)

## IRA SAVINGS ACCOUNT

### **Rate information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union 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. If you close your share account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

No minimum balance requirements apply to this account.

You must maintain a minimum average daily balance of \$25.01 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycle.

**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:**

The maximum cash deposit we may allow is \$10,000.00 per day.

The above deposit limitation applies to this account in combination with all other account(s).

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

## HOLIDAY CLUB ACCOUNT VACATION CLUB ACCOUNT

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding frequency** - Dividends will be compounded every month.

**Crediting frequency** - Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly.

**Effect of closing an account** - If you close your account before dividends are paid, you will not receive the accrued dividends.

### **Minimum balance requirements:**

You must maintain a minimum average daily balance of \$25.01 in your account to obtain the disclosed annual

percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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 monthly statement cycles.

**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:**

The maximum cash deposit we may allow is \$10,000.00 per day.

You may make withdrawals of principal from your account before maturity.

Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

**Time requirements** - Your Holiday club account will mature November 1st.

Your Vacation club account will mature May 1st.

**Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity)**- The penalty we may impose is \$25.00 per withdrawal. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing (savings) account. Each renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term. There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

## COMMON FEATURES

**Bylaw requirements:**

You must complete payment of one share in your Savings account as a condition of admission to membership. The member must maintain \$5.00 in a Savings account within 90 days of opening.

**Transaction limitation** - We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**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** – Each member's account is insured up to \$250,000 by the National Credit Union Administration (NCUA) an agency of the federal government. In addition, each IRA account is insured separately up to \$250,000.

**Please refer to our separate fee schedule for addition information about charges.**

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**YOUR ACCOUNT**

**PRIMARY SHARE (SAVINGS) ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**CLASSIC CHECKING ACCOUNT or ANOTHER CHECKING: DIVIDENDS ARE NOT PAID ON THESE ACCOUNTS**

**MEMBER BENEFIT ACCOUNT: DIVIDENDS ARE NOT PAID ON THIS ACCOUNT**

**HOLIDAY CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**VACATION CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**MONEY MARKET SHARE ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**JUMBO MONEY MARKET**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**IRA**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**MONEY MANAGEMENT SAVINGS ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was N/A% with an annual percentage yield of N/A% on your account.

**MONEY MANAGEMENT CHECKING ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was N/A% with an annual percentage yield of N/A% on your account.