



ENCORE DEPOSIT PROGRAM DISCLOSURE AGREEMENT

This is an addendum to the regular fee schedule.
Both fee schedules apply to this program.

PROGRAM FEES

ITEM DESCRIPTION	FEE	MINIMUM BALANCE	REQUIREMENTS
Encore program fee – Savings	\$10.00 month	\$5.00	Waived with Encore checking
Encore program fee – Checking	\$10.00 month	N/A	Not Waived

LIMITATIONS AND RESTRICTIONS

DEPOSITS TYPES	LIMITS AND RESTRICTIONS
Cash / Electronic deposits / Wire transfers	No restrictions
Postal money orders & Bank / Treasury checks	Next day availability with extended hold over \$5,225
Items where original payee is not the member	Personal checks are not accepted

WITHDRAWALS	LIMITS AND RESTRICTIONS
ATM - all networks	\$250 daily
Point of Sale transactions	\$500 daily
We Florida Financial Branches	Allowed on collected funds only
Shared Services facility	\$250 daily on collected funds only

CHECK CASHING	LIMITS AND RESTRICTIONS
We Florida Financial Branches	Deposit check, then withdraw collected funds only
Shared Services facility	Deposit check, then withdraw \$250 daily

FUNDS AVAILABILITY POLICY ADDENDUM

The Funds Availability Policy provided to you in your account terms and conditions brochure entitled "IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS" is amended by the following:

- All checks requiring a hold must be deposited to your share account.
- No same day or next day availability is provided on checks subject to hold.

REFER TO THE FUNDS AVAILABILITY STATEMENT FOR ADDITIONAL DETAILS