



## 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	\$7.50 month	\$5.00	Waived with Encore checking
Encore program fee – Checking	\$7.50 month	N/A	Not Waived
Monthly checking fee	\$2.50 month	N/A	Not Waived
Involuntary closure fee	\$50.00	N/A	On one or all related accounts

### LIMITATIONS AND RESTRICTIONS

DEPOSITS TYPES	LIMITS AND RESTRICTIONS
Cash / Electronic deposits / Wire transfers	No restrictions
Payroll checks from known companies	No hold - others require management approval
Personal checks	Deposit to savings only – extended holds apply
Postal money orders & Bank / Treasury checks	Next day availability with extended hold over \$5,000
Items where original payee is not the member	Personal checks are not accepted Bank/insurance checks require signature guarantee Deposit to savings only – extended holds apply

WITHDRAWALS	LIMITS AND RESTRICTIONS
ATM - all networks	\$250 daily
Point of Sale transactions	\$500 daily
Call 24	Allowed on collected funds only
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**