



WE FLORIDA FINANCIAL BUSINESS ACCOUNT DISCLOSURE & FEE SCHEDULE

	ADVANTAGE BUSINESS CHECKING	BUSINESS CHECKING PLUS		EZ BUSINESS CHECKING	BUSINESS SAVINGS	BUSINESS MONEY MARKET	
EARNINGS – DIVIDEND OR INTEREST	None	Dividends		None	Dividends	Interest	
ANNUAL PERCENTAGE YIELD (APY)	See Current Rate Sheet						
MINIMUM BALANCE TO EARN THE STATED APY	N / A	\$0.01 to \$49,999.99	\$50,000 and over	N / A	\$0.01	\$2,500 to \$24,999.99	\$25,000 and over
FREQUENCY OF COMPOUNDING	N / A	Monthly		N / A	Monthly	Monthly	
FREQUENCY OF CREDITING	N / A	Monthly		N / A	Monthly	Monthly	
MINIMUM OPENING BALANCE	\$100.00	\$100.00		\$100.00	\$100.00	\$2,500.00	
MINIMUM BALANCE / REQUIREMENTS TO AVOID A MONTHLY SERVICE FEE	\$10,000.00 & E Statement enrollment	\$5000.00 & E Statement enrollment		\$1000.00 & E Statement enrollment	\$200.00	\$2,500.00	
BALANCE COMPUTATION METHOD	Average Daily Balance	Average Daily Balance		Average Daily Balance	Average Daily Balance	Daily Balance	
MONTHLY SERVICE CHARGE	\$19.00	\$10.00		\$9.00	\$5.00	\$10.00	
PER ITEM FEE ¹	\$0.50	\$0.25		\$0.50	N/A	N/A	
NUMBER OF FREE ITEMS	500	None		200	N/A	N/A	
CASH DEPOSIT FEE PER \$100 (OVER \$5,000)	\$0.10	\$0.10		\$0.10	N/A	N/A	
COIN PER ROLL (BOUGHT / SOLD)	\$0.15	\$0.15		\$0.15	N/A	N/A	
CURRENCY ORDER PER STRAP (FULL OR PARTIAL)	\$1.00	\$1.00		\$1.00	N/A	N/A	
ACCOUNT LIMITATIONS	None	None		None	Yes, see reverse	Yes, see reverse	
EXCESSIVE TRANSACTION FEES	N / A	N / A		N / A	\$25 per item	\$25 per item	
ATM DEPOSITS ACCEPTED	Yes	Yes		Yes	Yes	No	
ATM WITHDRAWALS PERMITTED	Yes	Yes		Yes	Yes	No	

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SEE REVERSE FOR MORE ACCOUNT DETAILS.

¹ Includes ACH debits, checks paid, online bill payments, checks deposited, ACH credits, and deposits credited.



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MISCELLANEOUS FEES		MISCELLANEOUS FEES		WIRE TRANSFERS	
Account Research – per quarter hour (plus copy fees)	\$20.00	Legal Processing (IRS levy, garnishment, subpoena)	\$50.00	Incoming	\$10.00
Cashier's Check		Legal Fees	Varies	Outgoing Domestic	\$24.00
Member	\$3.00	Money Orders – each	\$1.00	Outgoing Foreign	\$150.00
Non-Member (exchanges only)	\$35.00	Notary		DEBIT CARD SERVICES	
Copies - per page / check	\$2.00	Member	No Fee	Replacement Card	\$10.00
Check Cashing	\$5.00	Non-Member	\$10.00	ATM Deposits (We Florida Financial machines only)	\$2.00
Check Printing Fee	Varies	Overdraft Transfers – each	\$6.00	Point of Sale Transactions	No Fee
Collection Item – Domestic	\$25.00	Returned Mail Fee – monthly	\$5.00	ATM Withdrawals	
Collection Item – Foreign	\$40.00	Returned Deposited Items		We Florida Financial Machine	No Fee
Delinquent Loan Payment Transfer	\$25.00	From Third Party	\$15.00	Publix, Presto, each	\$1.00
Dormant / Inactive Account Fee – monthly	\$5.00	From Self	\$39.00	All Other Networks, each	\$2.00
Early Closing Fee (first 6 months)	\$10.00	Shared Facility / CU Service Ctr Withdrawals	\$2.00	Balance Inquiries	
Insufficient (NSF) / Uncollected Funds (UCF)		Statement Copies – each	\$2.00	We Florida Financial Machine	No Fee
Paper Item - each	\$39.00	Stop Payment – each (checks, ACH debits)	\$39.00	Publix, Presto, each	\$.75
Electronic Item - each	\$35.00	Telephone Transfers via Staff Member	\$2.00	All Other Networks, each	\$1.00

GENERAL: The fees and terms applicable to your business account at We Florida Financial are provided in this document and in our Important Information about Business Share Accounts brochure. The Credit Union may offer other rates from time to time. Except as specifically described, the following disclosures apply to all of the accounts listed on the reverse side of this document.

RATE INFORMATION: The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends/interest or earnings to be paid on an account based on the rate and frequency of compounding for an annual period. For Business Savings and Business Checking Plus accounts, the dividend rate and APY may change monthly as determined by the Credit Union's Board of Directors. For the Business Money Market Account, the interest rate and APY may change at any time as determined by Credit Union Management.

NATURE OF DIVIDENDS: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period are met.

COMPOUNDING AND CREDITING: The compounding and crediting of dividends/interest and the period applicable to each account are listed by account type within this document. The dividend/interest period begins on the first calendar day of each month and ends on the last calendar day of each month.

ACCRUAL: For Business Savings, Business Checking Plus, and Business Money Market accounts, dividends/interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account; however, if you close the account before accrued earnings are credited; accrued earnings will not be paid.

BALANCE INFORMATION: The par value of a regular share in the Credit Union is \$5. The minimum balance requirements applicable to each account are listed under each account type within this document. For Business Savings and Business Checking Plus accounts, there is an average daily balance required to avoid a service fee for the statement period. If the average daily balance is not met, there will be a service fee. For Money Market accounts using a daily balance method, interest is calculated by applying a daily periodic rate to the principal in the account each day. If the daily balance is not met, a service fee will apply.

ACCOUNT LIMITATIONS: For Business Savings and Business Money Market accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account you own or to a third party in any calendar month. If you exceed these limitations, your account is subject to a fee for each transaction in excess and/or subject to closure.

***NOTE:** See separate rate sheet for current annual percentage yields (APYs) available for each product. The credit union may offer other rates / APYs & terms from time to time.

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION