



# TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

CHECKING & SAVINGS ACCOUNTS OFFERED	SAVINGS & COLLEGE SAVINGS	REGULAR CHECKING	INTEREST CHECKING		MONEY MARKET	*IRA SAVINGS	YOUTH SAVINGS	CLUB ACCOUNTS	HIGH YIELD INVESTMENT	**HIGH YIELD ACCUMULATION
EARNs DIVIDEND OR INTEREST (EARNINGS)	Dividend	None	Dividends		Interest	Dividend	Dividend	Dividends	Interest	Interest
RATES & ANNUAL PERCENTAGE YIELD(APY)	SEE RATE SHEET FOR CURRENT RATES & APYs									
FREQUENCY OF COMPOUNDING	Monthly	N / A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
FREQUENCY OF CREDITING	Monthly	N / A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
<b>BALANCE REQUIREMENTS</b>										
MINIMUM OPENING BALANCE	\$5.00	None	None	None	\$2,500.00	None	\$5.00	None	\$10,000.00	None
MONTHLY CHECKING FEE	N / A	\$2.50	\$2.50	\$2.50	N / A	N / A	N / A	N / A	N / A	N / A
MINIMUM BALANCE TO AVOID A \$5 MONTHLY MAINTENANCE FEE	\$200.00	None	\$200.00	\$200.00	None	None	None until age 19, then \$200	None	None	None
MINIMUM BALANCE TO EARN THE STATED APY	\$0.01	N / A	\$0.01 - \$2499.99	\$2500 and over	\$2,500.00	\$0.01	\$0.01	\$0.01	\$2,500.00	\$0.01
BALANCE COMPUTATION METHOD	Daily Balance	N / A	Average Daily Balance	Average Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
ACCOUNT LIMITATIONS	None	None	None	None	Yes – see below	None	None	Holiday – see below	Yes – see below	Yes – see below

\*Includes Traditional, Roth, and Coverdell Educational Savings Accounts. \*\*Includes Growth Accounts

**General:** The terms applicable to your account at We Florida Financial are provided in this schedule. Fee information is listed in a separate Fee Schedule and current annual percentage yields (APYs) are listed on a separate Rate Sheet for each product. We Florida Financial may offer other rates/APYs & terms from time to time. Except as specifically described, the following disclosures apply to all of the accounts.

**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 Savings, Interest Checking, Youth Savings, Club and IRA Savings accounts, the dividend rate and APY may change monthly as determined by We Florida Financial's Board of Directors. For Money Market, High Yield Investment and High Yield Accumulation accounts, the interest rate and APY may change at any time as determined by We Florida Financial 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.

**Compounding and Crediting:** The compounding and crediting of dividends/interest to each account type are set forth in this schedule. The dividend/interest period is the period at the end of which an account earns dividend/interest credit. Generally, the period begins on the first calendar day of each month and ends on the last calendar day of the same month.

**Accrual:** For Savings, Interest Checking, Money Market, IRA Savings, Youth Savings, Club High Yield Investment and High Yield Accumulation 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. For Savings, Interest Checking, Money Market, IRA Savings, Youth Savings, Club, High Yield Investment and High Yield Accumulation accounts, if you close your account before accrued earnings are credited; accrued earnings will not be paid.

**Balance Information:** The par value of a regular share in We Florida Financial is \$5. The minimum balance requirements applicable to each account type are set forth in this schedule. For Interest Checking accounts, there is an average daily balance required to avoid a monthly maintenance fee for the dividend period. If the average daily balance is not met, there will be a service fee as set forth above. For Interest Checking accounts there is also a minimum average daily balance required to obtain the APY for the dividend period. If the minimum average daily balance is not met, you will not earn the stated APY. For Savings, Club, Money Market, High Yield Investment and High Yield Accumulation accounts using a daily balance method, interest is calculated by applying a daily periodic rate to the principal in the account each day. Membership type may eliminate monthly checking fee.

**Account Limitations:** For Savings and Money Market accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Holiday Club account, the entire balance will be transferred to your savings account on or after October 31<sup>st</sup> and the account will remain open. For High Yield Investment accounts, there can be only one (1) free withdrawal per month. Subsequent withdrawals are subject to a \$25 fee. For High Yield Accumulation accounts, deposits must be made through ongoing, recurring automatic transfer only (\$10 minimum/\$500 maximum monthly). No partial balance withdrawals allowed, \$25 fee if closed in the first twenty-four (24) months.