

# Share Account Truth in Savings Disclosure

LAST DIVIDEND DECLARATION DATE:

The rates and terms applicable to your account at the Credit Union are provided with this Truth in Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS		ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Balance Method to Calculate Dividends	
Regular Share	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	Daily Balance	----
Special Share	/	Monthly	Monthly	Monthly (Calendar)	----	Daily Balance	----
Uniform Transfer to Minor \$0.00 to \$999.99 \$1,000.00 or greater	/ /	Monthly	Monthly	Monthly (Calendar)	----	Daily Balance	----
IRA Coverdell Education	/	Monthly	Monthly	Monthly (Calendar)	----	Daily Balance	----
Smart Checking	/	Daily	Monthly	Monthly (Calendar)	----	Daily Balance	----
HSA Checking	/	Daily	Monthly	Monthly (Calendar)	----	Daily Balance	----
Money Market/Health Savings Money Market \$0.00 to \$999.99 \$1,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 to \$499,999.99 \$500,000.00 or greater	/ / / / / / /	Daily	Monthly	Monthly (Calendar)	\$1,000.00	Daily Balance	----

## ACCOUNT DISCLOSURES

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate Schedule are share accounts.*

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The balance ranges, Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For all accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, and everyday debit card transaction (if you have consented to the Credit Union's overdraft protection plan for everyday debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Account Agreement and Disclosure and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For everyday debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may

not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Fee Schedule.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**9. RATES** — The rates and fees provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Share Account Rate Schedule. For current rate information call (813) 621-7511 or (800) 999-5887 during business hours or visit our website at [www.suncoastcreditunion.com](http://www.suncoastcreditunion.com).

**10. FEES** — See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

