



## HIGH YIELD TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE: 03/04/2025**

The rates, fees 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.

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<b>High Yield Savings</b> Month of opening, first month after opening, and qualifications met (see section 2)  Qualifications not met (see section 2)	\$0.00 to \$500.00 4.40% / 4.50%  \$500.01 or greater 0.25% / 0.25%  0.25% / 0.25%	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>High Yield Money Market</b> Month of opening, first month after opening, and qualifications met (see section 2)  Qualifications not met (see section 2)	\$0.00 to \$24,999.99 2.96% / 3.00%  \$25,000.00 or greater 0.50% / 0.50%  0.50% / 0.50%	Daily	Monthly	Monthly (Calendar)	\$1,000.00	—	—	Daily Balance	—
<b>High Yield Checking</b> Month of opening, first month after opening, and qualifications met (see section 2)  Qualifications not met (see section 2)	\$0.00 to \$500.00 6.77% / 7.00%  \$500.01 or greater 0.01% / 0.01%  0.01% / 0.01%	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

### ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure 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. All accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For High Yield accounts, please refer to section 2 for additional details about the accounts.

**2. HIGH YIELD ACCOUNTS** — For all High Yield accounts, to meet the minimum qualification requirements for the monthly qualification cycle, you must deposit a minimum aggregated amount of \$2,000.00 into your High Yield Savings and/or High Yield Checking accounts. The monthly qualification cycle is defined as the period beginning on the first calendar day of the previous month through the last calendar day of the previous month.

**High Yield Savings.** The High Yield savings account is a tiered rate account. When you open your account, for the first calendar month after opening your account, or if you meet the minimum qualification requirements during the monthly qualification cycle, the first divided rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$500.00 or below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is \$500.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet the minimum qualification requirements during the monthly qualification cycle, the third rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your High Yield Savings account. To open a High Yield Savings account, you must have a High Yield Checking account. One High Yield Savings account is allowed per primary member.

**High Yield Money Market.** The High Yield Money Market account is a tiered rate account. When you open your account, for the first calendar month after opening your account, or if you meet the minimum qualification requirements during the monthly qualification cycle, the first divided rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$24,999.99 or below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is \$25,000.00 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet the minimum qualification requirements during the monthly qualification cycle, the third rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your High Yield Money Market account. To open a High Yield Money Market account, you must have a High Yield Checking account. One High Yield Money Market account is allowed per primary member.

**High Yield Checking.** The High Yield Checking account is a tiered rate account. When you open your account, for the first calendar month after opening your account, or if you meet the minimum qualification requirements during

the monthly qualification cycle, the first divided rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$500.00 or below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is \$500.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet the minimum qualification requirements during the monthly qualification cycle, the third rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your High Yield Checking account. One High Yield Checking account is allowed per primary member.

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

**4. 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.

**5. 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.

**6. 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.

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

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, and one-time debit card transaction (if member has consented to overdraft protection plan for and one-time 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 Membership and Account Agreement 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 Schedule of Fees and Charges for current fee information.

For one-time 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 Schedule of Fees and Charges.

**9. 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

**10. RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union at (813) 621-7511 or (800) 999-5887 during business hours or visit our website at [www.suncoastcreditunion.com](http://www.suncoastcreditunion.com).

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

