



Truth-In-Savings Disclosure

Effective Date:
August 27, 2015

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

	Dividend Rate (%)	APY (%)	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ Certificate Account ☐ Health Savings Certificate Account ☐ IRA Certificate Account			Fixed	\$ 1,000.00	Monthly	Monthly	Account's Term	Not Allowed Until Maturity	Allowed - see Transaction Limitation section	Automatic
3 to 5 Month	0.25	0.25								
6 to 8 Month	0.25	0.25								
9 to 11 Month	0.25	0.25								
12 to 14 Month	0.30	0.30								
15 to 17 Month	0.50	0.50								
18 to 20 Month	0.75	0.75								
21 to 23 Month	0.75	0.75								
24 to 26 Month	0.75	0.75								
27 to 29 Month	0.75	0.75								
30 to 32 Month	0.75	0.75								
33 to 35 Month	0.75	0.75								
36 to 38 Month	1.00	1.00								
39 to 41 Month	1.00	1.00								
42 to 44 Month	1.00	1.00								
45 to 47 Month	1.00	1.00								
48 to 50 Month	1.39	1.40								
51 to 53 Month	1.39	1.40								
54 to 56 Month	1.39	1.40								
57 to 59 Month	1.39	1.40								
60 +	1.88	1.90								
20 Month Special	1.24	1.25								
Special										
Special										
Special										

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.

- 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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- Dividend Period.** For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule.
- Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share account. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Average Daily Balance method, which calculates dividends by applying a periodic rate to the Average Daily Balance in the account for the dividend period.

5. Accrual of Dividends. For all 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, accrued dividends will not be paid.

6. Transaction Limitations. For IRA Certificate and Health Savings Certificate accounts, after your account is opened, you may make withdrawals subject to the early withdrawal penalties stated in the Penalties section. For Certificate accounts, after your account is opened, you may make withdrawals of principal from your account subject to the early withdrawal penalties stated in the Penalties sections. Withdrawals of credited dividends may be made without penalty.

7. Maturity. Your account will mature as stated on this Truth-In-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 12 months	90 days' dividends.
Terms of 12 months or greater	180 days' dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been

earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.
- (iii) With proof of medical emergency.
- (iv) Secondary Education Expenses.

9. Renewal Policy. The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to draw funds in the account without being charged an early withdrawal penalty.

10. Nontransferable/Non-negotiable. Your account is nontransferable and non-negotiable.

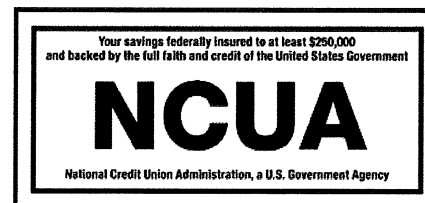
11. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

Membership Fee \$5.00~Not required for members under 18 years old

The rates appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.





1030 S US Hwy 1
Rockledge, FL 32955-2716
321-690-2328
1-800-690-2338

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
August 27, 2015

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	
Savings Account	0.10 / 0.10 0.10 / 0.10 0.15 / 0.15 0.20 / 0.20 0.25 / 0.25 0.30 / 0.30	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	See Fee Schedule	\$5.00 \$500.00 \$2,500.00 \$10,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club Account	0.25 / 0.25	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings Money Market Checking	0.25 / 0.25 0.30 / 0.30 0.35 / 0.35 0.40 / 0.40 0.45 / 0.45	Monthly	Monthly	Monthly (calendar)	\$2,500.00	---	\$2,500.00 \$7,500.00 \$25,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
My Club Account	0.25 / 0.25	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Serious Saver Account	4.89 / 5.00 0.30 / 0.30	Monthly	Monthly	Monthly (calendar)	---	---	\$0.00 \$500.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Master (ages 0-12) Extreme Teen (ages 13-18)	0.10 / 0.10 0.10 / 0.10 0.15 / 0.15 0.20 / 0.20 0.25 / 0.25 0.30 / 0.30	Quarterly	Quarterly	Quarterly (calendar)	\$1.00	---	\$5.00 \$500.00 \$2,500.00 \$10,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account limitations apply.
Escrow Savings	---	---	---	---	\$5.00	---	---	---	Account transfer and withdrawal limitations apply.
Founders Checking Account Budget Checking Account	---	---	---	---	\$25.00	---	---	---	---
Escrow Checking Account	---	---	---	---	\$25.00	---	---	---	---
Student Checking Account	---	---	---	---	\$25.00	---	---	---	---
Premium Savings	0.05 / 0.05 0.50 / 0.50 0.60 / 0.60 0.60 / 0.60 0.65 / 0.65 0.70 / 0.70	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$0.00 \$25,000.00 \$50,000.00 \$100,000.00 \$250,000.00 \$500,000.00	Average Daily Balance	Account transfer and Withdrawal limitations apply.



Clear Advantage Checking	0.10 / 0.10	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$750.00	\$5,000.00+	Average Daily Balance	---
Clear Checking for Seniors Account (ages 50+)	0.10 / 0.10	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$750.00	\$5,000.00+	Average Daily Balance	---
HSA Checking Account	1.05 / 1.05	Monthly	Monthly	Monthly (calendar)	\$10.00	---	---	Average Daily Balance	---
Education IRA Roth IRA Traditional IRA IRA Rollover 401K IRA Savings Conversion Roth IRA Savings	0.40 / 0.40	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	---	Average Daily Balance	---
IRA Super Saver Account	0.65 / 0.65 0.65 / 0.65 0.65 / 0.65 0.65 / 0.65	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$0.00 \$2,500.00 \$10,000.00 \$25,000.00	Average 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 earning 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market Savings and Money Market Checking accounts are Tiered Rate accounts. If your Average Daily Balance is from \$2,500.00 to \$7,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$7,500.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is greater than \$100,000.00, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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. The Serious Savings account is a Tiered Rate account. If your Average Daily Balance is \$500.00 or less, the first Dividend

Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is \$500.01 or greater, the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range. The Savings, Money Master and Extreme Teen accounts are Tiered Rate accounts. If your Average Daily Balance is from \$5.00 to \$499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$500.00 to \$2,499.99, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$2,500.00 to \$9,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$10,000.00 to \$49,999.99, the fourth Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the fifth Yield listed for this account will apply. If your Average Daily Balance is \$100,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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. The Premium Savings accounts are Tiered Rate accounts. If your Average Daily Balance is from \$0.00 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the third Dividend Rate and Annual Percentage

Yield listed for this account will apply. If your Average Daily Balance is \$100,000.00 to \$249,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$250,000.00 to \$499,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$500,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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. The IRA Super Saver account is a Tiered Rate account. If your average daily balance is from \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. 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 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 non-cash 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 not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share account. Accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Clear Advantage Checking and Clear Checking for Seniors accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Savings, Money Market Savings, Money Market Checking, Serious Saver, Money Master, Extreme Teen, Premium Savings, Clear Advantage Checking, Clear Checking for Seniors and IRA Super Savings accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For all Savings, Money Market Savings, Money Market Checking, Serious Saver, and My Club, Escrow and Premium Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, the entire balance will be transferred to your savings account on or after November 1st and the account will remain open. For Holiday Club accounts, a fee of \$10.00 or 10% of the account balance, whichever is greater, will be imposed for any withdrawals or if the account is closed prior to November 1st. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you

open it. For Money Master and Extreme Teen accounts, you must be under age 18. Money Master and Extreme Teen accounts must be held as joint accounts with a person over age 18. For Serious Saver accounts, you may make one (1) withdrawal from your account per year. For any withdrawals in excess of one (1) per year, you will forfeit 180 days' dividends. Exceptions may be made for medical emergency, education, or a death in the family. For Founders Checking, Budget Checking, Escrow Checking, Student Checking, Clear Advantage Checking, Clear Checking for Seniors, HSA Checking and all IRA accounts, no limitations apply.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM 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 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 ATM and 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.

8. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$5.00~Not required for members under 18 years old

FEE SCHEDULE

SAVINGS FEES	
Savings Maintenance Fee	\$ 3.00
Exclusions:	
1. Members with savings account & club account with a cumulative balance greater than \$500.	
2. Members with a recurring direct deposit.	
3. Members with a loan, credit card, money market, checking or certificate	
4. Members under 22 years of age.	
5. Members that reside in the same household as another member that has been excluded from the fee.	
6. Organization accounts.	
ACCOUNT FEES	
Overdraft Transfer Fee	\$10.00 per item
Non-Sufficient Funds Fee*	\$30.00
Overdraft Privilege Fee	\$30.00
Stop Payment Fee*	\$25.00 per request
Research	\$20.00 per hour
Check Printing	Prices may vary depending upon style ordered
From Me to Me Returned Item	\$30.00 per occurrence
Returned Deposit Item Fee	\$10.00 per item
3rd Attempt ACH Collection	\$5.00 per item
Coin Handling Fee	FREE
Checking Cashing Fee	\$3.00 per \$100.00 of check members excluded if deposit, loan & credit card balances exceed the check amount.
Clear Advantage Checking Minimum Balance	\$7.00 if balance falls below required \$750.00
Clear Checking for Seniors (50+)	\$5.00 if balance falls below required \$750.00

OTHER SERVICE FEES	
Text Balance Registration Fee	\$
Statement Copy Fee	\$5.00 per month
Paper Statement Monthly Fee	\$3.00 per month
Wire Transfer (Incoming)	\$10.00 per transfer
Wire Transfer Fee (Outgoing – Domestic) (Outgoing – International)	\$25.00 per transfer \$40.00 per transfer
Foreign Check Collection Fee	Cost
Cashier's Check	\$5.00 per check
Money Orders	\$4.00 per item
Inactive Account Fee	\$5.00 per month After 1 year of inactivity and account balance under \$1,200.00. Waived if under 18 years old
Account Closure Fee	\$10.00 per account closed within first 6 months
Copy of Check*	\$3.00 per check
Verification of Deposit	\$10.00 per inquiry
Gift Card Fee	\$4.00 per card
Copy of Transaction	\$3.00 per transaction
Bad Address Fee	\$ per address
FIS** Convenience Fee for Pay by Phone	\$10.00/Occurrence
Fax Service	\$2.00 first page \$1.00 each additional page
Levy/Writs/Garnishment	\$50.00

EFT FEES	
Bill Pay – Unlimited Bills	FREE
Bill Pay – Stop Payment	\$25.00 per request
Bill Pay – Expedited Payment Fees:	
Overnight Check	\$25.00
Next Day ACH (ePay)	\$4.00
Replacement Card Fee	\$5.00 per card
Debit Card Express Fee	\$30.00 per card
Debit Card Transaction	FREE per transaction
International Service Assessment Fee	1% of transaction (multi) .8% of transaction (single)
POP Money	\$2.00 standard \$4.00 next day
ATM TRANSACTIONS	
Non -CCU owned ATM withdrawals	\$2.00
Non-CCU owned ATM balance inquiries and transfers	\$2.00
SAFE DEPOSIT BOX FEES	
Annual Rental Size 3 x 5	\$30.00 per year
Annual Rental Size 3 x 10	\$40.00 per year
Annual Rental Size 5 x 10	\$60.00 per year
Annual Rental Size 10 x 10	\$100.00 per year
Key Deposit	\$25.00/Key
Key Non-Return Fee	\$25.00

*Fee also applies to Bill Pay

**FIS - Fidelity Information Services

The rates appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at (321) 690-2328 or (800) 690-2338.

