



BUSINESS ACCOUNT DISCLOSURE

EFFECTIVE 08/15/2024

	ESSENTIAL BUSINESS CHECKING	EMPOWER BUSINESS CHECKING	BUSINESS SAVINGS	BUSINESS MONEY MARKET
EARNINGS – DIVIDEND OR INTEREST	None	Dividends	Dividends	Dividends
ANNUAL PERCENTAGE YIELD (APY)	See Current Rate Sheet*			
MINIMUM BALANCE TO EARN THE STATED APY	N / A	\$1500.00	\$0.01	\$2,500
FREQUENCY OF COMPOUNDING	N / A	Monthly	Monthly	Monthly
FREQUENCY OF CREDITING	N / A	Monthly	Monthly	Monthly
MINIMUM OPENING BALANCE	\$50.00	\$50.00	\$100.00	\$2,500.00
MINIMUM BALANCE / REQUIREMENTS TO AVOID A MONTHLY SERVICE FEE	\$500.00	\$1500.00	\$200.00	\$2,500.00
BALANCE COMPUTATION METHOD	N / A	Daily Balance	Daily Balance	Daily Balance
MONTHLY SERVICE CHARGE	\$5.00	\$6.00	\$5.00	\$10.00
PER ITEM FEE¹	\$0.50	\$0.50	N/A	N/A
NUMBER OF FREE ITEMS	1,000	1,000	N/A	N/A
ACCOUNT LIMITATIONS	None	None	None	None
ATM DEPOSITS ACCEPTED	Yes	Yes	Yes	No
ATM WITHDRAWALS PERMITTED	Yes	Yes	Yes	No

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. 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 or earnings to be paid on an account based on the rate and frequency of compounding for an annual period. For accounts using a daily balance method, interest is calculated by applying a daily periodic rate to the principal in the account each day. The dividend 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 and the period applicable to each account are listed by account type within this document. The dividend period begins on the first calendar day of each month and ends on the last calendar day of each month.

ACCRUAL: For Business Savings, emPower Business Checking, and Business Money Market accounts, dividends 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 set forth in this schedule

***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.

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