



# TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES SAVINGS ACCOUNTS

EFFECTIVE 08/01/2024

ACCOUNTS OFFERED	REGULAR SAVINGS, COLLEGE SAVINGS, YOUTH SAVINGS	IRA SAVINGS Traditional, Roth, and Coverdell Educational	CLUB ACCOUNT	MONEY MARKET	HIGH YIELD INVESTMENT	HIGH YIELD ACCUMULATION
EARNs DIVIDEND OR INTEREST (EARNINGS)	Dividend	Dividend	Dividends	Dividend	Dividend	Dividend
SEE RATE DISCLOSURE FOR CURRENT RATES & APYS						
FREQUENCY OF COMPOUNDING	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
FREQUENCY OF CREDITING	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
BALANCE REQUIREMENTS						
MINIMUM OPENING BALANCE	\$5.00	\$10.00	\$5.00	\$2,500.00	\$10,000.00	N / A
MONTHLY FEE	N / A	N / A	N / A	N / A	N / A	N / A
MINIMUM BALANCE TO AVOID A MONTHLY MAINTENANCE FEE	N / A	N / A	N / A	N / A	N / A	N / A
MINIMUM BALANCE TO EARN THE STATED APY	\$0.01	\$0.01	\$0.01	\$2,500.00	\$2,500.00	\$0.01
BALANCE COMPUTATION METHOD	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
ACCOUNT LIMITATIONS	None	None	None	None	Yes See below	Yes See below

**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 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 We Florida Financial Management and We Florida Financial's Board of Directors.

**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 to each account type are set forth in this schedule. The dividend period is the period at the end of which an account earns dividend 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:** Dividends 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 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.

**Account Limitations:** 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). No partial balance withdrawals allowed. There is a \$25 fee if closed in the first twenty-four (24) months. For Ultra Checking, a share certificate (CD) or Money Market account must be open and always funded. The account will convert to Prime Checking when a CD or Money Market account is not open. For emPower Checking, recurring direct deposits are required. The account will convert to Essential Checking when there are no recurring direct deposits.



# TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES CHECKING ACCOUNTS

EFFECTIVE 08/01/2024

ACCOUNTS OFFERED	ULTRA CHECKING	PRIME CHECKING	FABULOUS 50+ CHECKING	EMPOWER CHECKING	ESSENTIAL CHECKING
EARN DIVIDEND OR INTEREST (EARNINGS)	Dividend	Dividend	Dividend	Dividend	None
SEE RATE DISCLOSURE FOR CURRENT RATES & APYS					
FREQUENCY OF COMPOUNDING	Monthly	Monthly	Monthly	Monthly	N / A
FREQUENCY OF CREDITING	Monthly	Monthly	Monthly	Monthly	N / A
BALANCE REQUIREMENTS					
MINIMUM OPENING BALANCE	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
MONTHLY FEE	\$6.00	\$10.00	N / A	\$5.00	N / A
MINIMUM BALANCE TO AVOID A MONTHLY MAINTENANCE FEE	\$1500.00	\$1500.00	N / A	\$500.00	N / A
MINIMUM BALANCE TO EARN THE STATED APY	\$1500.00	\$1500.00	\$0.01	\$0.01	N / A
BALANCE COMPUTATION METHOD	Daily Balance	Daily Balance	Daily Balance	Daily Balance	N / A
ACCOUNT LIMITATIONS	Yes See below	None	None	Yes See below	None

**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 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 We Florida Financial Management and We Florida Financial's Board of Directors.

**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 to each account type are set forth in this schedule. The dividend period is the period at the end of which an account earns dividend 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:** Dividends 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 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.

**Account Limitations:** 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). No partial balance withdrawals allowed. There is a \$25 fee if closed in the first twenty-four (24) months. For Ultra Checking, a share certificate (CD) or Money Market account must be open and always funded. The account will convert to Prime Checking when a CD or Money Market account is not open. For emPower Checking, recurring direct deposits are required. The account will convert to Essential Checking when there are no recurring direct deposits.