



## WE FLORIDA FINANCIAL BUSINESS ACCOUNT DISCLOSURE & FEE SCHEDULE

EFFECTIVE 11/01/2023

	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 to \$24,999.99	\$25,000 and over
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	N / A	\$1500.00	\$200.00	\$2,500.00	
BALANCE COMPUTATION METHOD	N / A	Daily Balance	Daily Balance	Daily Balance	
MONTHLY SERVICE CHARGE	N / A	\$6.00	\$5.00	\$10.00	
PER ITEM FEE <sup>1</sup>	\$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	

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SEE REVERSE FOR MORE ACCOUNT DETAILS

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



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MISCELLANEOUS FEES		MISCELLANEOUS FEES		WIRE TRANSFERS	
Account Research – per quarter hour (plus copy fees)	\$25.00	Nonsufficient (NSF) Funds Fee, each occurrence Items \$5.00 and over Items under \$5	\$35.00 \$15.00	Incoming	No Fee
ACH Reject Fee – each occurrence	\$10.00	Notary - Member	No Fee	Outgoing Domestic	\$25.00
Cashier's Check - Member	\$5.00	Non-Member	\$10.00	Outgoing Foreign	\$39.00
Non-Member (exchanges only)	\$35.00	Overdraft Transfers – each	\$6.00	<b>DEBIT CARD SERVICES</b>	
Copies – per page / check	\$2.00	Paper Statement Fee – monthly	\$5.00	Replacement Card	\$10.00
Check Cashing	\$7.00	Returned Mail Fee – monthly	\$5.00	ATM Deposits We Florida Financial machines only	\$2.00
Check Printing Fee	Varies	Returned Items, check or ACH, each occurrence		Point of Sale Transactions	No Fee
Collection Item – Domestic	\$25.00	From Third Party	\$15.00	ATM Withdrawals We Florida Financial Machines	No Fee
Collection Item – Foreign	\$40.00	From Self	\$35.00	Publix, Presto, each	\$1.00
Delinquent Loan Payment Transfer	\$25.00	Shared Facility / CU Service Ctr Transaction, each	\$2.00	All Other Networks, each	\$3.00
Inactive Account – Accounts with no member initiated activity for 12 months – monthly	\$5.00	Statement Copies – each	\$5.00	Balance Inquiries We Florida Financial Machines	No Fee
Legal Fees	Varies	Stop Payment, check or ACH debit – each	\$35.00	Publix, Presto, each	\$.75
Legal Processing (IRS levy, garnishment, subpoena)	\$100.00	Telephone Transfers other financial institutions	\$7.50	All Other Networks, each	\$1.50
Money Orders – each	\$1.50	Uncollected (UCF) Funds Fee, each occurrence Items \$5.00 and over Items under \$5	\$35.00 \$15.00		

**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. The Credit Union may offer other rates from time to time. 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. 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 listed under each account type within this document. For Business Savings, emPower Business Checking, and Business Money Market accounts, there is a daily balance required to avoid a service fee for the statement period. If the daily balance requirement is not met, there will be a service fee. For accounts using a daily balance method, interest is calculated by applying a daily periodic rate to the principal in the account each day.

**\*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.

**FEDERALLY INSURED BY NCUA**