

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

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 – REGULAR SAVINGS AND SHARE DRAFT ACCOUNTS

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	
Share	/ \$2,499.99 or below / \$2,500.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	Account transfer limitations apply.
Money Market Share	/ \$2,499.99 or below / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$74,999.99 / \$75,000.00 to \$99,999.99 / \$100,000.00 or greater	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account transfer limitations apply.
Holiday	/ \$2,499.99 or below / \$2,500.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	Account transfer limitations apply.



RATE SCHEDULE – REGULAR SAVINGS AND SHARE DRAFT ACCOUNTS (continued)

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	
IRA	/ \$2,499.99 or below / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$74,999.99 / \$75,000.00 to \$99,999.99 / \$100,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	---
Share Draft	/ \$9,999.99 or below / \$10,000.00 to \$49,999.99 / \$50,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	---
You Name It	/ \$2,499.99 or below / \$2,500.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	Account transfer limitations apply.
HSA Share Draft	/ \$9,999.99 or below / \$10,000.00 to \$49,999.99 / \$50,000.00 or greater	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	---
<input type="checkbox"/> HSA Share	/	Daily	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	Account transfer limitations apply.

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 Regular Share, Holiday, IRA, Share Draft, You Name It, HSA Share, and HSA Share Draft accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Money Market Share 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 which is set forth in the Rate Schedule. The Share, Holiday, and You Name It accounts are tiered rate accounts. If your average daily balance is \$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 \$2,500.00 or greater, the second 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 Money Market Share and IRA accounts are tiered rate accounts. If your daily balance is \$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 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 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 daily balance is from \$25,000.00 to \$74,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$75,000.00 to \$99,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your 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 Share Draft and HSA Share Draft accounts are tiered rate accounts. If your average daily balance is \$9,999.99 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 \$10,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is greater than \$50,000.00, the third 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 of dividends and the dividend period applicable to each account are set forth 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 noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 all accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Regular Share, Money Market Share, Holiday, You Name It, and HSA Share 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 accounts, the entire balance will be transferred to your Share account on or after November 5 and the account will remain open. For IRA, Share Draft, and HSA Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed on each check, draft, item, ATM transaction and one-time debit card 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) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration 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.

Velocity Community Federal Credit Union

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