

For questions or inquiries, contact:



First Florida Credit Union
PO Box 43310
Jacksonville, FL 32203-3310
(800) 766-4328

This credit union is federally insured by the National Credit Union Administration

TRUTH-IN-SAVINGS RATES & FEES SCHEDULE

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: August 1, 2026

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Prime Share Account								
\$0.00 - \$49,999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	None	None	\$ 0.00
\$50,000.00 and Above	0.20 %	0.20 %	Variable	Monthly	Monthly	None	None	\$ 50,000.00
Secondary Share Account								
\$0.00 - \$49,999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	None	None	\$ 0.00
\$50,000.00 and Above	0.20 %	0.20 %	Variable	Monthly	Monthly	None	None	\$ 50,000.00
Holiday Club Account	0.20 %	0.20 %	Variable	Monthly	Monthly	None	None	\$ 0.00
IRA Share Account								
\$0.00 - \$99.99	0.00 %	0.00 %	Variable	Monthly	Monthly	\$25.00	None	\$ 0.00
\$100.00 - \$999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	\$25.00	None	\$ 100.00
\$1,000.00 and Above	0.20 %	0.20 %	Variable	Monthly	Monthly	\$25.00	None	\$ 1,000.00
IRA Roth Share Account								
\$0.00 - \$99.99	0.00 %	0.00 %	Variable	Monthly	Monthly	\$25.00	None	\$ 0.00
\$100.00 - \$999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	\$25.00	None	\$ 100.00
\$1000.00 and Above	0.20 %	0.20 %	Variable	Monthly	Monthly	\$25.00	None	\$ 1,000.00
Coverdell ESA Share Account								
\$0.00 - \$99.99	0.00 %	0.00 %	Variable	Monthly	Monthly	\$25.00	None	\$ 0.00
\$100.00 - \$999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	\$25.00	None	\$ 100.00
\$1000.00 and Above	0.20 %	0.20 %	Variable	Monthly	Monthly	\$25.00	None	\$ 1,000.00
Premium Interest Checking								
\$0.00 - \$9,999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	\$25.00	\$1000.00	\$ 0.00
\$10,000.00 - \$99,999.99	0.20 %	0.20 %	Variable	Monthly	Monthly	\$25.00	\$1000.00	\$ 10,000.00
\$100,000.00 and Above	0.25 %	0.25 %	Variable	Monthly	Monthly	\$25.00	\$1000.00	\$ 100,000.00
Money Market Account:								
\$2,500 - \$24,999.99	1.08 %	1.09 %	Variable	Monthly	Monthly	\$2500.00	None	\$ 2,500.00
\$25,000 - \$49,999.99	1.18 %	1.19 %	Variable	Monthly	Monthly	\$2500.00	None	\$ 25,000.00
\$50,000 - \$99,999.99	1.38 %	1.39 %	Variable	Monthly	Monthly	\$2500.00	None	\$ 50,000.00
\$100,000.00 - \$249,999.99	1.48 %	1.49 %	Variable	Monthly	Monthly	\$2500.00	None	\$ 100,000.00
\$250,000.00 and Above	1.48 %	1.49 %	Variable	Monthly	Monthly	\$2500.00	None	\$ 250,000.00

COMPOUNDING AND CREDITING. The frequency with which dividend will be compounded and credited and the dividend period is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

VARIABLE RATE ACCOUNTS. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated. There are no limitations on the amount the rate can change. We reserve the right to change the account conditions, rate, and the methods of calculating each upon reasonable notice to you.

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TRUTH-IN-SAVINGS RATES & FEES SCHEDULE

CERTIFICATE ACCOUNTS

EFFECTIVE DATE: July 27, 2026

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Certificate	Jumbo Certificate								
3 Months	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$1,000	Not Allowed	All Dividends Earned Since Date of Issuance or 90 Days Dividends, whichever is less	Automatic with 7 day grace period
6 Months	3.40 %	3.45 %						All Dividends Earned Since Date of Issuance or 90 Days Dividends, whichever is less	
12 Months	3.64 %	3.70 %						All Dividends Earned Since Date of Issuance or 90 Days Dividends, whichever is less	
18 Months	3.59 %	3.65 %						All Dividends Earned Since Date of Issuance or 180 Days Dividends, whichever is less	
24 Months	3.74 %	3.80 %						All Dividends Earned Since Date of Issuance or 180 Days Dividends, whichever is less	
36 Months	3.83 %	3.90 %						All Dividends Earned Since Date of Issuance or 180 Days Dividends, whichever is less	
48 Months	3.59 %	3.65 %						All Dividends Earned Since Date of Issuance or 240 Days Dividends, whichever is less	
60 Months	3.45 %	3.50 %						All Dividends Earned Since Date of Issuance or 240 Days Dividends, whichever is less	
*Step Certificate									
24 Months	3.64 %	3.70 %	Fixed	Monthly	Monthly	\$1,000	Allowed	180 Days Dividends	Automatic with 7 day grace period
Sand Dollar Certificate									
24 Months	3.74 %	3.80 %	Fixed	Monthly	Monthly	\$300	Not Allowed	180 Days Dividends	Automatic with 7 day grace period

*** Step Certificate:** At maturity, this certificate automatically renews as a regular 24-month term at the rate in effect at that time. Once during the first term, you may exchange this APY for the current APY in effect at the time. You may also add any amount to the balance at the same time. Otherwise, additional deposits are not allowed. Special certificate subject to end at any time.

1. **RATE INFORMATION.** The Annual Percentage Yield (APY) 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. The rate and Annual Percentage Rate (APY) are fixed and will be in effect for the initial term of the account. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. **COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. **EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the [funds] [principal] in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

4. **Renewal Policies.** Your term share account may or may not automatically renew at maturity as indicated on the Rates & Fees Schedule. If it automatically renews you will have a grace period, also indicated on the Rates & Fees Schedule, in which you may withdraw or transfer the funds without incurring an Early Withdrawal Penalty. Certificates that automatically renew will renew at the rate and APY that are applicable to new accounts in effect at the maturity Date (e.g. for a 3 month certificate, the renewal rate and APY will be that of a 3 month certificate as of the maturity Date). If the account does not automatically renew, the Rates & Fees Schedule or the Account Receipt will indicate whether dividend will continue to accrue after maturity.

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TRUTH-IN-SAVINGS RATES & FEES SCHEDULE

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **October 1, 2026**

FEE SCHEDULE

Savings, Checking, Money Markets, and Club Accounts

Returned NSF/Check or ACH Item Fee*	\$32.00 per item
Non-Sufficient Funds (NSF) or overdraft charge**	\$32.00 per item
Uncollected Funds Fee	\$32.00 per item
Returned Item Fee	\$32.00 per item
Overdraft Transfer from savings for clearance of checks, ACH, or Checkcard transactions	\$3.00 per item
Courtesy Pay Fee***	\$32.00 per item
Temporary Checks Fee	\$4.00 per 4 checks
Holiday Club Early Withdrawal Fee	\$10.00 per withdrawal
IRA Account Early Withdrawal Fee	\$25.00 per item
Stop Payment Fee	\$32.00 per item
Check Copy Fee	\$10.00 per item
Statement Copy Fee	\$10.00
Account Reconciliation Fee	\$20.00 per hour
Records Searches/Research Fee	\$20.00 per hour
Smart Track Checking	\$10.00 per month
Premium Interest Checking (<i>Waived with minimum daily balance of \$1,000</i>)	\$6.50 per month
Rewards Checking (<i>Waived when 15+ purchases made with your debit card are posted to your account during the month</i>)	\$6.50 per month

Debit/Credit Cards/ATM/Gift Cards

ATM Fee for using an ATM not owned by us (2 free with all checking accounts)	\$2.00 per item
ATM Fee for using an ATM owned by us	\$0.00
Foreign Currency Transaction Fee (% of amount converted to U.S. dollars)	1%
CheckCard - Gift Card Purchase Fee (<i>Non-Reloadable</i>)	\$2.50 per card
Replacement Card Fee	\$10.00 per card
Rush Card Fee	\$45.00 per card

Wire Transfers, Negotiable Items, and Special Transactions

Wire Transfer - Outgoing - Domestic	\$25.00 per item
Money Order	\$5.00 per item
Teller or Official Check	\$5.00 per item
Cashier's or Certified Check	\$7.00 per item

Safe Deposit Boxes - Box Fees Assessed Annually

3x5	\$40.00 per year
5x5	\$45.00 per year
3x10	\$60.00 per year
5x10	\$70.00 per year
10x10	\$100.00 per year

Miscellaneous Fees and Charges

Returned/Mail Address Search Fee	\$8.00 per month
Levies/Garnishments	\$50.00 item
Prime Share Withdrawal - Exceeds 2 per month	\$1.50 each
Inactivity Fee - No activity for 12 months, balance less than \$1,000, 18 or older, excludes Money Market Accounts, Certificates, and Club Accounts	\$7.50 per month
Escheatable Processing - No account activity for 5+ years, funds remitted to the state	\$60.00
Mini Statement (Less than 1 month)	\$3.00 per request
Returned Check Deposit (Item from member, me to me)	\$32.00
Early Account Closure (Closed w/in 90 days)	\$10.00
Speed Pay Credit Card/ACH Payment by phone increments up to \$500.00	\$15.00

Share Value

Par Value of One Share	\$5.00
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*A Return Check/NSF/ACH Item Fee is imposed each time is presented against non-sufficient funds. The payee may re-present a previously returned item, which could create multiple fees related to the same item.

** This fee is imposed for overdraft created by checks, Bill Pay transactions, ACH items or other electronic means.

***Federal law requires members to opt-in to payment of overdraft for ATM withdrawals and one-time debit card transactions.

