

SUNSHINE STATE FEDERAL SAVINGS

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STATEMENT SAVINGS AND PASSBOOK SAVINGS ACCOUNTS

Regulation DD
TRUTH IN SAVINGS DISCLOSURE

RATE INFORMATION

The interest rate and annual percentage yield have not yet been determined. The rate will be determined at account opening. Your interest rate and annual percentage yield may change.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes

We may change the interest rate on your account every day.

Limitations on Rate Changes

There are no maximum or minimum interest rate limits for this account.

Additional Rate Information

Refer to the Schedule of Deposit Rates.

COMPOUNDING AND CREDITING FREQUENCY

Interest will be compounded daily and will be credited to your account quarterly.

MINIMUM BALANCE TO OPEN THE ACCOUNT

You must deposit \$100.00 to open this account.

MINIMUM BALANCE TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD

You must maintain a minimum daily balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

A minimum balance fee of \$4.00 will be imposed every month if the daily balance in the account falls below \$400.00 any day of the month. If your daily balance falls below \$10.00, your account will be closed.

DAILY BALANCE COMPUTATION METHOD

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES AND CHARGES

Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRANSACTION LIMITATIONS

No more than six (6) transfers or withdrawals may be made from your account during any statement cycle (each month for a quarterly statement cycle) to another Sunshine State Federal account or to a third party by means of pre-authorized transfer (automatic, wire, telephone, or online banking). If you exceed the legal limit we may charge you a fee and convert your account to another type of account. Transactions at an ATM (if allowed), in person, via mail, messenger or a night depository are unlimited. A fee may be charged for each withdrawal in excess of three (3) during the month.

Transfers from Passbook Savings Accounts to third parties by preauthorized or automatic transfer are prohibited. Passbooks must be presented when withdrawals are made from Passbook Savings Accounts.

Sunshine State Federal Savings reserves the right to require at least seven (7) days' written notice prior to withdrawal or transfer of any funds in your account

ADDITIONAL INFORMATION

The account type may be described in periodic statements, advertisements, brochures, or other media format as:

Statement Savings – STMT SAV

Passbook Savings – PSBK SAV