

DORMANT ACCOUNT POLICY

Effective May 1, 2010

Inactive Accounts - If your Share Savings Account falls below the \$5.00 minimum balance required for membership, and you have not increased the balance to the required minimum within six (6) months of the date the balance fell below the required balance, you may be terminated from membership. If you have not made a withdrawal from, deposit to, or transfer involving your Share Savings Account or Share Draft Account for more than one (1) year, and we are unable to contact you during that period, the Credit Union may classify your account as a dormant account. The Credit Union may charge a service fee for continuing to maintain your dormant account as set forth on the Share Account Rate and Fee Schedule. The Credit Union will notify you, as required by law, at your last known address prior to imposing any fee. You authorize the Credit Union to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, the Credit Union reserves the right to transfer the dormant account funds to an account payable and to suspend any further account statements. If your account remains dormant -- and the Credit Union has had no sufficient contact with you -- for a period of 5 years following the classification of your account as dormant, the account will be presumed to be abandoned under Florida law. Funds in abandoned accounts shall be reported and remitted in accordance with state law. Once funds have been remitted to the state, the Credit Union has no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.