

SUNSHINE STATE FEDERAL SAVINGS

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MONEY MARKET DEPOSIT ACCOUNT (MMDA)

Regulation DD
TRUTH IN SAVINGS DISCLOSURE

TIERED VARIABLE 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 at any time.

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 monthly.

MINIMUM BALANCE TO OPEN THE ACCOUNT

You must deposit \$2,500.00 to open this account.

MINIMUM BALANCE TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD

You must maintain a minimum daily balance of \$2,500.00 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 \$12.00 will be imposed every statement cycle if the daily balance in the account falls below \$2,500.00 any day of the statement cycle.

DORMANT-INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$10.00 per month will be charged after twelve (12) months of inactivity.

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

Federal regulations limit the number of certain transactions for Money Market Deposit Accounts. No more than six (6) transfers or withdrawals may be made from your account during any statement cycle to another Sunshine State account or to a third party by means of a pre-authorized transfer (automatic, wire, telephone or Online banking). If you exceed the legal limit we may convert your account to another type of account. An unlimited number of withdrawals may be made in person at the teller window, at an ATM, via mail or messenger.

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:

MMDA

(SSF-06/25/10)