

ENVISION CREDIT UNION

This Credit Union is federally insured by the National Credit Union Administration.

DISCLOSURE

MEMBER ACCOUNT TYPES, MEMBER ACCOUNT DESCRIPTIONS,
TERMS AND CONDITIONS, ELECTRONIC FUNDS TRANSFER,
FUNDS AVAILABILITY, PRIVACY, ATM SAFETY, AND FEES FOR SERVICES

EFFECTIVE DATE: February 27, 2010

MEMBER ACCOUNT TYPES:

To be a member of Envision Credit Union, you must establish a Membership Share Account. Once a membership has been created, you will have the ability to open one or more of the following types of savings and deposit accounts, subject to the specific Descriptions, Terms and Conditions and applicable disclosures as set forth in this Disclosure. All account types are subject to the fees as outlined in "Fees for Services." Current dividend/interest rates, minimum balance requirements and annual percentage yields will be given to you at the time an account is opened and specifically applicable to that account. All general dividend/interest rates may be found in our "Share, Savings & Deposit Rates" chart published from time-to-time and is available in any Financial Center and on the web site www.envisioncu.com. The account types are:

Membership Share Account	Special Savings Account
Christmas/Holiday Savings Club Account	Summer Paycheck/Vacation Savings Account
IRA Money Market Account	Sterling Fund Account
Sterling Fund PLUS Account	Checking Account
Certificate of Deposit	IRA Certificate of Deposit

The Credit Union may, in its sole discretion, make changes to or amend this Disclosure, the Fees for Services and/or any disclosures, terms, conditions or other matters herein at any time. You will receive notice of such changes or amendments as required by applicable law. You may request a current Disclosure and Fees for Services from us at any time.

You understand and agree that this Disclosure, as amended by the Credit Union from time to time, will govern your Credit Union accounts opened by you in conjunction with the opening of your membership and all accounts opened by you thereafter. You understand and agree that while you may not receive the Disclosure in conjunction with the subsequent opening of any additional accounts, the Disclosure, as amended by the Credit Union from time to time, will also govern such additional accounts. You also understand and agree that this Disclosure, as amended by the Credit Union from time to time, will govern all applicable services described in this Disclosure, including any applicable services received by you after the opening of your membership even if you do not receive the Disclosure at the time you receive such services following opening of your membership.

MEMBER ACCOUNT DESCRIPTIONS:

Membership Share Account (Suffix 0)

The Membership Share Account has a minimum opening purchase requirement of one share equal to \$25.00 and payment of a non-refundable entrance fee. The Membership Share Account must remain open and active in order to continue as a member and to use all other Credit Union services. The Membership Share Account is a variable-rate account and is not subject to access by check. Dividends are computed using the average daily balance method and will be paid and compounded monthly. If your average daily balance is equal to or greater than the minimum balance set forth for the Membership Share Tier 1 on the Share, Savings & Deposit Rates chart, dividends will be computed on your entire average daily balance using the dividend rate and annual percentage yield disclosed for Membership Share Tier 1 on the chart. If your average daily balance is equal to or greater than the minimum balance set forth for Membership Share Tier 2 on the current Share, Savings & Deposit Rates chart, dividends will be computed on your entire average daily balance using the dividend rate and annual percentage yield disclosed for Membership Share Tier 2 on the chart. If your average daily balance is equal to or greater than the minimum balance set forth for Membership Savings Tier 3 on the current Share, Savings & Deposit Rates chart, dividends will be computed on your entire average daily balance using the dividend rate and annual percentage yield disclosed for Membership Share Tier 3 on the chart. For this account, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of the dividend period, and for the example is January 31st. The dividend rate and annual percentage yield are subject to change at any time at the discretion of the Credit Union's Board of Directors. This account offers unlimited daily deposit and withdrawal access and may be accessed by electronic funds transfer devices and services.

Savings Accounts

Savings Accounts are variable-rate accounts and are not subject to access by check. Interest is computed using the average daily balance method and will be paid and compounded monthly. Interest is earned based on your average daily balance within the same three tier system as described for the above Membership Share Account dividend earnings and as reflected on the Share, Savings & Deposit Rates chart. The interest rates and annual percentage yields are subject to change at any time at the discretion of the Credit Union.

The Special Savings Account has a minimum opening balance of \$100.00 and offers unlimited daily deposit and withdrawal access. This account may not be accessed by Automated Teller Machines (ATM) or Point-of-Sale (POS) Terminals. A designated savings account may also be used to

accumulate funds in order to purchase U.S. Savings Bonds periodically in accordance with a preauthorization provided to the Credit Union.

The Christmas/Holiday Savings Club Account imposes a fee for any withdrawals other than those made in November and December. Unless you specify otherwise, on the second Friday of each November the Credit Union will transfer all funds in your account into your checking Account or, if you do not have a checking Account, your Membership Share Account. However, the Christmas/Holiday Savings Club has no maturity date and will remain open after the transfer.

The Summer Paycheck/Vacation Savings Account imposes a fee for any withdrawals other than those made in June, July and August. Unless you specify otherwise, on the second Friday of each July the Credit Union will transfer 50% of the funds in your account into your checking Account or, if you do not have a checking Account, your Membership Share Account. Unless you specify otherwise, on the second Friday of each August the Credit Union will transfer the funds in your account into your checking Account or, if you do not have a checking Account, your Membership Share Account. However, the Summer Paycheck/Vacation Savings Account has no maturity date and will remain open after the transfer.

Sterling Fund Account

The regular Sterling Fund Account is a variable-rate account with a minimum opening balance of \$2,000.00. Interest is computed using the average daily balance method and will be paid and compounded monthly. If your average daily balance is equal to or greater than the minimum balance set forth for Sterling Fund Tier 1 on the Share, Savings & Deposit Rates chart, interest will be computed on your entire average daily balance using the interest rate and annual percentage yield disclosed for Sterling Fund Tier 1 on the chart. If your average daily balance is equal to or greater than the minimum balance set forth for Sterling Fund Tier 2 on the current Share, Savings & Deposit Rates chart, interest will be computed on your entire average daily balance using the interest rate and annual percentage yield disclosed for Sterling Fund Tier 2 on the chart. If your average daily balance is equal to or greater than the minimum balance set forth for Sterling Fund Tier 3 on the current Share, Savings & deposit Rates chart, interest will be computed on your entire average daily balance using the interest rate and annual percentage yield disclosed for Sterling Fund Tier 3 on the chart. The interest rates and annual percentage yields will be subject to change at any time at the discretion of the Credit Union. Each check and/or withdrawal in excess of a total of three per month and each check or withdrawal for less than \$25.00 will be subject to a fee.

The Sterling Plus Fund Account is a variable-rate account with a minimum opening balance of \$25,000.00. Interest is computed and paid in the same manner as the regular Sterling Fund. Average daily balances of \$25,000.00 and up will receive a premium rate of interest as provided in the Share, Savings & Deposit Rates chart. Average daily balances of less than \$25,000.00 will receive a lower rate of interest as determined by the tiers indicated on the chart and will be subject to a monthly fee as provided in the Fees for Services schedule.

Checking Account

A personal checking account is a variable-rate account that offers unlimited deposits and check writing access under the terms described below and which has a minimum opening balance of \$100.00. A checking account has no monthly maintenance fees and no minimum balance requirement, and it may be accessed by ATM or POS terminals or devices. Insufficient funds, uncollected funds, research, and other account activity fees are listed in our Fees for Services schedule.

A sole checking account owner must be age 18 or older. Anyone under the age of 18 must have an adult joint owner on the account and no one under the age of 14 will be allowed as a joint checking account owner.

Current features of a checking account include a free ATM/Debit card for owners 18 years of age and older, when qualified; free MoneyLine; and free eBranch access. An automatic overdraft transfer protection service is available. There may be additional features and benefits of a checking account from time-to-time which may be dependent on the account relationship of the member. These will be described in the various marketing and informational materials made available and distributed through various channels.

Maintenance of a certain average daily balance throughout the month may entitle the account to payment of interest based upon balance tiers as established by the Credit Union. The tiers and rates are published weekly and are contained in the Share, Savings & Deposit Rates chart. Interest is computed using the average daily balance method and will be paid and compounded monthly. The tier levels, interest rate and annual percentage yield, as provided on the Share, Savings & Deposit Rates chart, will be subject to change any time at the discretion of the Credit Union.

As an option, "Courtesy Payment" of NSF/uncollected items is a feature that may be selected. This option does require direct deposit for payroll, Social Security, and/or retirement benefits. If this account does not receive the required direct deposit for more than 30 days, the checking account "Courtesy Pay" option may be terminated at the sole discretion of the Credit Union. At all times, courtesy payment of NSF/uncollected items and the maximum overdrawn balance permitted remains exclusively at the option of the Credit Union.

Abuse of any checking account or its terms may result in termination of certain features of the account or closing of the checking account completely, solely at the option of the Credit Union.

Envision Credit Union constantly strives to maximize the amount of interest earnings funds entrusted to us by our members, providing revenues which make it possible to pay competitive dividends and interest to members and to provide for the overall soundness of our member owned credit union. To that end, we perform a process which allows us to shift funds from non-interest earning cash accounts with the Federal Reserve Bank (FRB) into interest earning accounts. To do that, we modify the way we report member checking account balances as part of an aggregate total to the FRB by periodically reclassifying and transferring checking account balances in checking and savings sub-accounts for regulatory accounting and reporting purposes. Rest assured, this procedure will not affect your available balances, earnings on dividend/interest bearing accounts, NCUA federal insurance, statements or any other feature of your checking account. Again, this will allow us to substantially lower our reserve requirement balance at the FRB and increase the amount of funds available for loans and investments, thereby increasing our ability to serve our members.

Certificate of Deposit Account

A Certificate of Deposit (CD) Account is a fixed rate account for a fixed term with a maturity date as stated on the certificate receipt. The disclosed interest rate and annual percentage yield will apply until the first maturity date. The interest rate and annual percentage yield for the initial term and any renewal term are set at the discretion of the Credit Union. Interest is calculated using the daily balance method, which applies a daily periodic rate to the principal plus accrued interest in your account each day. Interest is compounded daily and credited monthly. You may not

make additional deposits to this account after the initial deposit. The disclosed annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings. If you make a withdrawal of principal before the maturity date, we will impose an early withdrawal interest penalty on the amount of principal withdrawn. The amount of the penalty is based on the term of your CD and is disclosed on the Share, Savings & Deposit Rates chart. Also, a termination fee will be assessed if you redeem your account within 30 days of issuance. Upon renewal, this fee is also applicable after the 7th calendar day from maturity and up to the 30th day from the new renewal/issue date. The minimum balance required to open your account is based on the term of your CD and is disclosed on the Share, Savings and Deposit Rates chart. Although interest is credited monthly to the account, a different payment option may be chosen. Your account will automatically renew at maturity. You will have a grace period of seven calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. If the account is not renewed, your account will not earn interest after maturity. Any deposit during the grace period will automatically renew the CD for another term.

A CD Account may be issued for a wide variety of terms as either a "Standard Term" or a "Flex Term." The Standard Terms are 3 months, 6 months, 12 months, 24 months, 36 months, 48 months, or other standard periods as may be offered and disclosed on the Share, Savings and Deposit Rates chart. Flex Terms are offered on standard terms of 12 months or more and offer the member the flexibility of adjusting those standard terms as provided in the chart for the initial maturity date. Unless specific instructions for renewal are given on a "Flex Term" CD, it will be renewed for the standard term closest to the initial "Flex" term. A member issued a CD must remain a member of the Credit Union while the CD is outstanding; otherwise, the CD will be closed under the same provisions as an early redemption. A CD is valid upon receiving a receipt for funds from the Credit Union which discloses the amount, annual percentage yield, annual rate, and term.

Individual Retirement Account (IRA) Certificate of Deposit Account

An IRA Certificate of Deposit Account has the same provisions provided above for "Certificate of Deposit Account" except for the Individual Retirement Account restrictions which would apply. These include the IRA withdrawal limitations as provided in the IRA Trust Agreement and the interest payment options that would be limited because of these withdrawal limitations.

Individual Retirement Account (IRA) Money Market Account

The IRA Money Market Account is a variable-rate account and has a minimum opening balance of \$100.00. This account is only opened under an IRA classification and has restricted access in accordance with the IRA Trust Agreement. Interest is computed using the average daily balance method and will be paid and compounded monthly. Interest rates and annual percentage yields are subject to change at any time at the discretion of the Credit Union. If your average daily balance is equal to or greater than the minimum balance set forth for IRA Money Market Tier 1 on the current Share, Savings & Deposit Rates chart, interest will be computed on your entire average daily balance using the interest rate and annual percentage yield disclosed for IRA Money Market Tier 1 on the chart. If your average daily balance is equal to or greater than the minimum balance set forth for IRA Money Market Tier 2 on the current Share, Savings & Deposit Rates chart, interest will be computed on your entire average daily balance using the interest rate and annual percentage yield disclosed for IRA Money Market Tier 2 on the chart. If your average daily balance is equal to or greater than the minimum balance set forth for IRA Money Market Tier 3 on the current Share, Savings & Deposit Rates chart, interest will be computed on your entire average daily balance using the interest rate and annual percentage yield disclosed for IRA Money Market Tier 3 on the chart. If your average daily balance is equal to or greater than the minimum balance set forth for IRA Money Market Tier 4 on the current Share, Savings & Deposit Rates chart, interest will be computed on your entire average daily balance using the interest rate and annual percentage yield disclosed for IRA Money Market Tier 4 on the chart.

PRIVACY NOTICE

At Envision Credit Union, your privacy is a top priority. This notice describes how we protect the privacy of your personal information. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

We collect information about you and our former members from the following sources:

- Applications and other forms you submit to us;
- Your transactions with us, our affiliates, or others;
- Representations made by you to us;

Representations made by other people regarding an employment, credit or other relationship with you; and Consumer reporting agencies. We may disclose all of the information that we collect, as described above. We may disclose information about you and our former members to the following types of third parties: financial service providers such as those that provide mortgage, securities, credit card, insurance, market research and vehicle buying services. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell to other third parties the information we provide to them. We may also disclose information about you under other circumstances, as permitted or required by law. We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state laws and regulations to guard your information.

ATM SAFETY NOTICE

When using an ATM:

1. Take another adult with you. The second person improves your security by staying alert to possible danger while you're concentrating on using the ATM.
2. Make sure the ATM is well lighted. Florida law requires all ATMs to be lit to a measurable standard.
3. Your car doors should be locked when entering an ATM site. Just because you plan to make a quick stop, don't leave your car running or your keys in it.
4. When using an ATM, choose one that is not isolated or hidden from view. Look for other people using or passing by the ATM – you'll feel more secure in a crowd.
5. Never count your money while standing at the ATM. Return to the safety of your car.
6. Your ATM card is like any valuable card or document so make a habit of keeping it in a separate place from your personal identification number