

SEACOAST BANK 2018 GREEN REPORT

March 15, 2019

One of Seacoast Bank's most important commitments to its customers is to invest in them and their communities. Seacoast views the physical environment as an integral part of the communities where it operates. As such, Seacoast makes a concerted effort to operate its business in an environmentally friendly way. It publishes on a regular basis the following report that details its efforts in this area. The report can also be found at <https://www.seacoastbank.com/seacoast-green-report>.

Recycling and Waste Reduction

- Office Paper -- all Seacoast Bank locations recycle paper. The 2018 total was more than 81,000 pounds.
- Plastic, Metal, Paper and Glass -- five Seacoast Bank branches and/or administrative offices offer plastic, metal, paper and glass recycling in customer areas including Mt. Dora, Ormond Beach, Orlando (Downtown), Stuart (Colorado Ave,) and Fort Lauderdale. The bank is working with corresponding municipalities to try expand this to other branches in 2019 (most municipalities do not currently offer recycling pick-up services for business locations).
- Printing Cartridges – all Seacoast Bank locations recycle printing cartridges.
- Computer Equipment – Seacoast Bank recycles old hard disks, laptops, computers, servers and printers when upgrading.
- Water Bottle Refill Stations -- in 2018, Seacoast Bank implemented a new effort to minimize disposable bottled water waste by installing water fountains that have an adjacent filtered water bottle filling station. The bank completed three installations this year as part of the Stuart (Kindred) branch renovation.
- Digital Transactions – Seacoast Bank actively encourages its customers to go digital in their banking habits. It decreases paper used and trips in the car to our locations. As a result of our efforts, Seacoast Bank now processes more transactions outside its branches than within.
- Paperless Statements – Seacoast Bank actively encourages its customers to reduce paper usage by receiving their deposit account statements via email. In 2018, at total of 81,750 customers had elected to receive paperless e-statements.
- Paperless Receipts – Launched in late 2018, Seacoast Bank tellers now offer digital receipts via e-mail to customers instead of printed receipts for all in-branch transactions.

Power/Electric Consumption

- Solar Panel Loan Program – Seacoast Bank launched a loan program in 2018 to help businesses and individuals purchase and install solar panels.
- Free Electric Car Charging Stations – free electric car charging is available for Seacoast Bank customers at our downtown Orlando, Longwood, Winter Park, Mt. Dora, Clermont, and Ormond branches. The 11 charging stations are powered by solar panels and create a zero carbon footprint.
- Data Recovery/Data Center Sites – Seacoast Bank reduced its hardware footprint by 80 percent in 2018, dramatically reducing power consumption and future disposals.
- Upgraded HVAC Units -- Seacoast Bank has replaced approximately 20 percent of its HVAC units in the past two years with more energy efficient models. The new units also use more environmentally friendly coolants.
- LED Lighting -- all renovation projects for Seacoast Bank locations are developed with LED lighting, which according to Consumer Reports can reduce power consumption by as much 420 percent compared to typical fluorescent lighting. The following renovations included LED lighting in 2018:
 - Boca Raton commercial banking office relocation
 - Clewiston branch relocation
 - Stuart (Colorado Ave.) 1st floor bathroom
 - Stuart (Colorado Ave.) 2nd floor bathroom
 - Stuart (Colorado Ave.) Suite 315
 - Stuart (Kindred) renovations
 - Stuart (Wedgewood) 2nd floor renovation
 - Winter Garden renovation

Water Consumption

- Seacoast Bank utilizes reclaimed water for irrigation purposes at the following locations:
 - Viera (The Avenues)
 - Stuart (Colorado Ave.)
 - Viera (Murrell Rd.)
 - Sebastian
 - Stuart (Wedgewood)
 - Winter Garden
 - Oviedo
 - Viera (Suntree)
 - Titusville
 - Daytona Beach

- Renovation projects for Seacoast Bank locations are developed with low flow toilets and urinals, which can reduce water consumption by more than 200 percent per toilet or urinal (assumes regular toilets at 5 gpf v. low flow toilets at 1.6 gpf). The following projects were completed in 2018:
 - Clewiston branch relocation
 - Colorado administrative offices 1st and 2nd floor bathrooms
 - Stuart (Kindred) branch renovations
 - Stuart (Wedgewood) branch 2nd floor renovation

2019 Plans

- Solar Panel Loan Program – Seacoast Bank is continuing to offer its solar panel loan program in 2019.
- LED lighting upgrades including Clearwater and Miramar commercial banking team offices and Stuart (Colorado Ave.) administrative offices 3rd floor bathroom renovation.
- More energy efficient HVAC unit upgrades for approximately seven locations.
- Low flow urinals and toilets for Stuart (Colorado Ave.) administrative offices 3rd floor bathroom renovation.
- Water Bottle Refill Stations – Seacoast plans to install a filtered water bottle refilling station on the 3rd floor of its Stuart (Colorado Ave.) administrative offices to minimize plastic water bottle waste. Others may follow.

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