WELCOME TO SEACOAST.

Your all-in-one transition guide to Seacoast—a new kind of community bank, committed to helping people improve their lives and communities.

LOOK INSIDE

Find answers to your questions about our merger with Grand Bank, and helpful information about all the new solutions you'll enjoy.

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WELCOME TO SEACOAST.

It is our pleasure to welcome you to Seacoast. We are pleased to be your local Florida bank, and we look forward to the many opportunities that lie ahead to help you achieve your financial goals.

With Seacoast's acquisition of Grand Bank, we've merged two well-respected banking institutions and are establishing a new spirit of community banking throughout Florida.

Naturally, this is a time when you'll have questions. Please refer to this transition guide for answers and information about the many new conveniences and services that are now available to you. Seacoast offers you more convenience than ever before, with a full range of products and services, more resources and locations.

Since 1926, Seacoast has maintained a reputation for integrity and stability, with a commitment to relationship banking, community outreach and added value service. Yesterday, today and tomorrow, we promise to:

- Get you comfortable with the right products and the right team to serve you
- Make your day-to-day banking simple
- Resolve out-of-the-ordinary items responsively
- Invest in you and your community

Keep this welcome packet handy for reference. If you have any questions about your accounts and your new services, please call our local Florida Customer Service Center—24 hours a day, 7 days a week, 365 days a year at 800.706.9991.

ce again, welcome. We look forward to serving you.

Denny S. Hudson, III
Chairman and CEO – Seacoast Bank

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Flag Day
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Father's Day
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Jul 1
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Independence Day
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DATES TO REMEMBER

WHAT CAN I EXPECT DURING THE NEXT FEW MONTHS?

IMPORTANT THINGS TO KNOW RIGHT NOW.

- Seacoast is here to help with your transition from Grand Bank. Feel free to reach out to our Customer Service Associates at 800.706.9991 with any questions or concerns.

- Your account numbers will stay the same.

- Your Personal Checking account name and information can be found on page 28.

- Your Business Checking account name and information can be found on page 40.

- Please continue banking as you always do.

- On Monday, July 20th, you can bank at any of our 44 locations throughout Florida.

IMPORTANT DATES TO REMEMBER.

STARTING JULY 10th – PREPARE YOUR ONLINE & MOBILE BANKING PLATFORMS

- Self enroll for Personal Online Banking and Business Online Banking. This will prepare your accounts for activation on July 20th. For personal accounts, see page 31; for personal and business accounts combined, see page 43.
- Once your Personal Online Banking and/or Business Online Banking relationship has been established, you can enroll in Personal and/or Business Mobile Banking. See pages 37 and 48 for details.
- You may begin to explore the exciting features offered with Seacoast Online & Mobile Banking and are prepared to begin using these services starting Monday, July 20th.

MONDAY, JULY 13th

- Last day to schedule Grand Bank bill payments to be delivered no later than July 17th.
- Any payments scheduled for delivery after July 17th will be cancelled.
- Begin scheduling bill payments using your Seacoast Online Banking to be sent on July 20th or later.

MARK THE DATE

Monday, July 20th
the merger is complete!

FRIDAY, JULY 17th AT 5 P.M. – MONDAY, JULY 20th AT 9 A.M.

- Grand Bank Personal Online Banking will be in inquiry only mode this weekend.
- Grand Bank Business Online Banking will no longer be available.
- During this time period, your Grand Bank accounts will convert automatically to Seacoast accounts—we'll discuss more about this on page 8.
- Grand Bank ATMs may have interrupted service over the weekend. Balance inquiries and transfers between accounts will not be available; however, withdrawals will be available at over 1,000+ Publix® Fee Free ATMs.

MONDAY, JULY 20th – START BANKING WITH SEACOAST!

- Visit us at SeacoastBank.com to use our online banking services. If you have not enrolled, we can help you get started. See page 31 for personal and page 43 for business step-by-step online instructions.
- Bank by phone with our local Florida Customer Service Associates, 24 hours a day, 7 days a week, 365 days a year, at 800.706.9991.
- Use MoneyPhone, our 24/7 automated inquiry and transfer service, at 866.674.5578.

ACCOUNT CONVERSION CHECKLIST

Items to help you prepare for conversion.

DEBIT CARD CHECKLIST:

- ☐ On or before July 10th, you will receive your new Seacoast Visa® Debit Card.
- ☐ July 10th – July 20th – Activate your Seacoast Visa® Debit Card by calling 800.706.9991. You may begin using it on July 20th.
- ☐ July 20th – Your Grand Bank ATM or Debit Card will stop working.
- ☐ July 20th – Begin using your Seacoast Visa® Debit Card.
- ☐ July 20th – If you have automatic payments set up using your Grand Bank Debit Card number, contact each merchant to update your payment information with your new Seacoast Visa® Debit Card number.

PERSONAL ONLINE BANKING CHECKLIST:

- ☐ Beginning July 10th – You can establish Personal Online Banking with Seacoast. Upon completion, you can establish Personal Mobile Banking. See pages 31 and 37 for more details.
- ☐ July 13th – Last day to schedule Grand Bank Online Banking bill payment. See page 14 for more details.
- ☐ Prior to July 17th – Before 5 p.m., if you want to retain transaction history prior to July 20th, download and save your Grand Bank online statements.
- ☐ Prior to July 17th – Before 5 p.m., Quicken® users should export data, as it will not be available for download after this date.
- ☐ July 17th – July 20th – Quicken® users will need to deactivate their Grand Bank accounts in the Quicken® software. Visit SeacoastBank.com/Quicken-QuickBooks.asp for instructions.
- ☐ July 20th – After 9 a.m., you can log in and access your accounts via our Seacoast Personal Online Banking. Not enrolled? Start today—see page 31.
- ☐ July 20th – To learn about Personal Online Banking Bill Pay, e-Statements, customizing account names and more, see pages 32 and 33.
- ☐ July 20th – Establish recurring and scheduled transfers.
- ☐ July 20th – Enroll and establish alerts and customize account names in Personal Online Banking. See page 33 and 34 for more details.
- ☐ Enroll and establish Bill Pay. See page 32 for more details.
- ☐ July 20th – After establishing Personal Online Banking, access your accounts on our mobile app. See page 37 for more details.
- ☐ July 20th – Quicken® users can reactivate their software with their Seacoast accounts. Visit SeacoastBank.com/Quicken-QuickBooks.asp for instructions.

BUSINESS ONLINE BANKING CHECKLIST:

- ☐ Beginning July 10th – You can establish Business Online Banking with Seacoast. Upon completion, you can establish Business Mobile Banking. See pages 43 and 48 for more details.
- ☐ July 13th – Last day to schedule Grand Bank Online Banking bill payment. See page 16 for more details.
- ☐ July 17th – Before 5 p.m., QuickBooks® users should export data, as it will not be available for download after this date.
- ☐ July 17th – July 20th – QuickBooks® users will need to deactivate their Grand Bank accounts in the QuickBooks® software. Visit SeacoastBank.com/Quicken-QuickBooks.asp for instructions.
- ☐ July 20th – After 9 a.m., you can log into Seacoast Business Online Banking. Not enrolled? Start today—see page 43.
- ☐ July 20th – Establish recurring and scheduled transfers.
- ☐ July 20th – Establish text alert preferences—see page 44.
- ☐ July 20th – To learn about Business Online Banking Bill Pay, e-Statements, customizing account names and more, see pages 44 and 46.
- ☐ July 20th – Download our mobile app to enjoy the benefits of mobile banking! See page 48.
- ☐ July 20th – QuickBooks® users can reactivate their software with their Seacoast accounts. Visit SeacoastBank.com/Quicken-QuickBooks.asp for instructions.

ATTENTION ATM AND DEBIT CARD HOLDERS

Check your mailbox starting in early July! Grand Bank ATM and Debit cardholders will be receiving a new Seacoast Visa® Debit Card in the mail.

As soon as you receive the card, call us at 800.706.9991 to establish your PIN and activate your card. Your Seacoast Visa® Debit Card will then be ready to use on Monday, July 20th.

Be sure to activate your card by 6 a.m. on Monday, July 20th, to ensure uninterrupted access. Don't forget to destroy your old Grand Bank card, as it will no longer work after 6 a.m. on Monday, July 20th.

1. No fees at Publix® ATM feature not available for Personal Free Checking accounts.

Q&A COMMONLY ASKED QUESTIONS

WE UNDERSTAND THAT WITH CHANGE, THERE ARE ALWAYS LOTS OF QUESTIONS.

HERE ARE SOME OF THE MOST COMMONLY ASKED QUESTIONS AND ANSWERS.

FRIENDLY FACES

What will happen to the people I know at Grand Bank?
Those same friendly faces that assist you today, your friends and trusted bank associates from Grand Bank, will be welcoming you and helping you through the transition to Seacoast at your local branch. They will continue to provide the same outstanding service you have come to expect.

USING YOUR SEACOAST BANK ACCOUNTS

Will my bank account number remain the same?
Yes, your deposit and loan account numbers will not change.

▶ **Will I receive a new Seacoast Bank Visa® Personal or Business Debit Card?**
Yes, you will receive a new debit card on or around July 10th with special instructions on how to activate it. If you have automatic payments set up using your Grand Bank Debit Card number, you will need to contact each merchant to update your payment information with your new Seacoast card number on or after July 20th. Your Grand Bank Debit Card will not work after 6 a.m. on July 20th.

How do I establish a PIN number for my new Seacoast Visa® Debit Card?
After receiving your new Seacoast Visa® Debit Card, contact our 24/7 local Customer Service Center at 800.706.9991 to activate your card and establish your PIN.

How do I avoid being charged a withdrawal fee at the ATM?
Seacoast offers fee-free ATM withdrawals at all of our locations. Select accounts enjoy fee-free ATM withdrawals at over 1,000+ Publix® ATM locations. See page 29 for account details.

What options do I have for deposits?
You can make cash and check deposits at any Seacoast Bank branch or ATM location starting on Monday, July 20th. You can also make check deposits using our Personal or Business Mobile Banking app. Visit the Google Play or Apple Store and download the app today! See our Funds Availability Policy on page 66.

I currently receive my paycheck via direct deposit, will anything change?
Good news: your direct deposit process will remain the same. Your existing direct deposits will automatically continue to be deposited into your new Seacoast account. When establishing any new direct deposits, make sure to use your Seacoast Bank routing number–067005158.

▶ **Will my automatic payments remain the same?**
Yes and No.

- Yes, if you have your automatic payments set up using your deposit account number, they will automatically continue.
- No, if you have automatic payments set up using your Grand Bank Debit Card number, you will need to contact each merchant to update your payment information with your new Seacoast Bank Visa® Debit Card number.
- When establishing new automatic payments, make sure to use the Seacoast Bank routing number–067005158.

Important dates and actions are marked with this symbol: ▶

Can I continue to use my existing checks, deposit slips and/or business endorsement stamps?

Yes, you may continue to use your existing checks, deposit slips and business endorsement stamps. You may reorder these items using Seacoast information any time after Monday, July 20th.

When you need to reorder these items, make sure to change the routing number to the Seacoast Bank routing number—067005158.

LOAN PAYMENTS

Where do I make loan payments?

You can continue to make loan payments at any Grand Bank location and, starting Monday, July 20th, at any Seacoast location. You may also mail loan payments to:

Seacoast Bank
Attn: Loan Operations
PO Box 9012
Stuart, Florida 34995-9012

My loan payment is automatically deducted from my account. Will this service continue?

Yes, your loan payment will continue to be automatically deducted from your account, and the payment will be reflected on your statement.

FDIC INSURANCE

Are my deposits still FDIC insured?

Yes, just as your deposits are insured at Grand Bank, FDIC insurance will continue at Seacoast. For more information on this topic, see page 64.

OVERDRAFT PROTECTION

Will overdraft protection transfers continue from my linked Grand Bank accounts?

Yes, overdraft transfers from linked accounts will continue.

ACCESS

Will I be able to access my funds via the automated phone system?

Yes, starting on Monday, July 20th at 6 a.m., you will be able to access your funds through our automated telephone banking system—MoneyPhone.

Your new Seacoast account history will begin to build Monday, July 20th. If you need transaction history prior to this date, simply contact our Customer Service Center at 800.706.9991.

SEACOAST MONEYPHONE

AUTOMATED INQUIRY & TRANSFER TELEPHONE BANKING SYSTEM

Call 866.674.5578,
24 hours/7 days a week

PERSONAL ONLINE BANKING

I'm a big fan of Online Banking, does Seacoast offer this service?

Yes, to access online banking, visit SeacoastBank.com. Look for the login area on the home page on the right side of the screen. You can pre-enroll in Personal Online Banking starting July 10th. See page 31 for more details.

Can I access my Personal and Business accounts through one online platform?

Yes, you can access both your personal and business accounts by enrolling in Seacoast Business Online Banking. See page 43 on how to enroll in Business Online Banking.

When will Grand Bank Personal Online Banking stop updating?

Grand Bank Personal Online Banking will stop updating transactional activity starting Friday, July 17th at 5 p.m.

When should I stop using my current Personal Online Banking payment and transfer services?

In order to avoid any interruption in service, all bill pay, scheduled and recurring payments and transfers in the current Grand Bank system should have an effective date of no later than Friday, July 17th. Monday, July 13th is the last day to schedule Grand Bank bill payments to be delivered no later than July 17th. Any payments scheduled for delivery after July 17th will be cancelled. If you have any questions, call our 24/7 Florida Customer Service Center at 800.706.9991.

Will my transaction history be available on the new Personal Online Banking?

Your history will begin to build as of Monday, July 20th. If you need transaction history prior to this date, contact our 24/7 local Florida Customer Service Center at 800.706.9991.

Can I receive my statements electronically?

Yes, when enrolling in Personal Online Banking make sure to enroll in e-Statements. For details on this, see page 33.

Does Personal Online Banking offer scheduled and recurring transfers?

Yes, you can establish scheduled and recurring transfers with Personal Online Banking. They will not take effect until after July 20th. See page 36 for more details.

Can Seacoast assist in establishing my Bill Payment payees in my Personal Online Banking?

Yes, Seacoast will make every effort to assist in establishing your payees and payments. Please contact our 24/7 Florida Customer Service Center at 800.706.9991. Please note:

- Bill payments are debited from your account on the night that they are scheduled.
- Please allow 3-5 business days for your payee to receive payment.

Can you explain the Personal Online Banking Electronic Bill Pay process a little further?

Yes, when you pay a payee electronically, the funds are withdrawn from the account the day they are sent to the payee. Bill payments that are sent via check will be drawn on our bill pay vendor account. The funds are electronically withdrawn from your account the day the payment is sent to the payee.

Will I be able to set up alerts in Personal Online Banking?

Yes, you can set up alerts, see page 34 for details.

If I use Quicken®, will my current information still be available after the merger?

In order to retain your current information, you will need to download it before Friday, July 17th at 5 p.m. Your transactions made on Friday, July 17th, may not be available when you reconnect to Quicken®, but these items will still be available on your statement.

With Personal Online Banking, you can also use Direct Connect. Direct Connect allows Quicken® users to access their accounts and pay bills online without having to sign onto online banking. See page 36 for more details on Direct Connect.

Who can I contact for Personal Online Banking support?

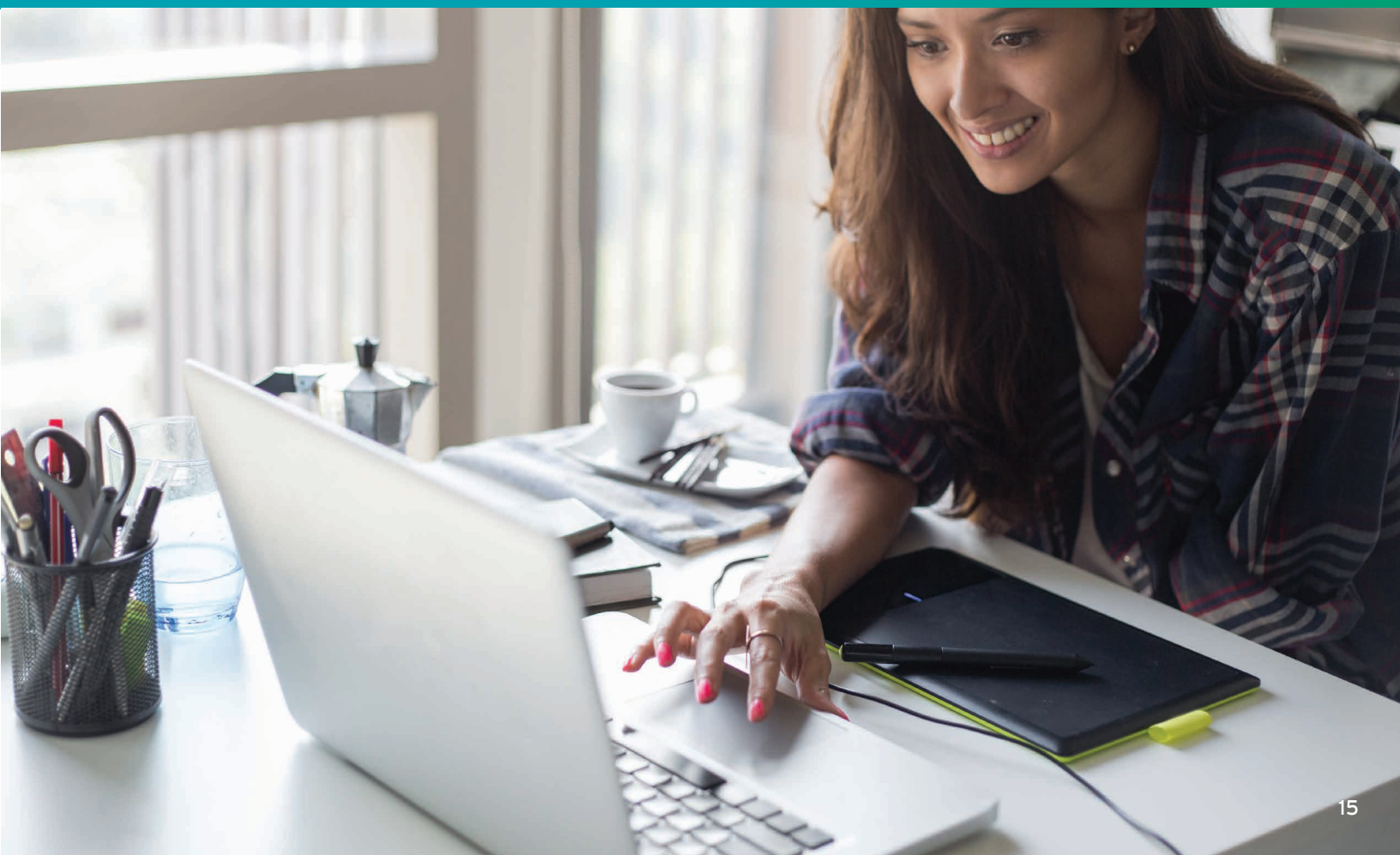
You can contact our 24/7 Florida Customer Service Center at 800.706.9991. Our Associates are familiar with all of our product solutions and services and are your best resource for information and support.

When can I enroll in Personal Mobile Banking?

Starting Friday, July 10th, you can enroll in Personal Mobile Banking once you have established your Personal Online Banking password and logged back in using the new password. See page 37 for details.

ATTENTION QUICKEN® USERS!

Visit SeacoastBank.com/Quicken-QuickBooks.asp for instructions on how to disconnect and reconnect your software as of July 20th.



BUSINESS ONLINE BANKING

Where will I be able to access Business Online Banking?

Visit SeacoastBank.com. Look for the login area on the home page on the right side of the screen. You can pre-enroll in Business Online Banking starting July 10th. See page 43 for more details.

When will Grand Bank Business Online Banking access stop?

Grand Bank Business Online Banking will no longer be available starting Friday, July 17th at 5 p.m.

When should I stop using my current Business Online Banking payment and transfer services?

In order to avoid any interruption in service, all ACH origination, wires, bill pay, scheduled and recurring payments and transfers in the current Grand Bank system should have an effective date of no later than Friday, July 17th. Monday, July 13th is the last day to schedule Grand Bank bill payments to be delivered no later than July 17th. Any payments scheduled for delivery after July 17th will be cancelled. If you have any questions, call our Treasury Management Operations Center at 866.414.2223.

Can I receive my statements electronically?

Yes, when enrolling in Business Online Banking, make sure to enroll in e-Statements.
For details on this, see page 44.

I want to learn more about scheduled and recurring payments, bill pay, alerts and more. Where can I access this information?

All of this information and more is included in this Welcome Packet. Please see pages 44 and 46 for detailed information about Seacoast Business Online Banking.

Can you explain the Business Online Banking Electronic Bill Pay process a little further?

Of course. When you pay a payee electronically, the funds are withdrawn from the account the day they are sent to the payee. Bill payments that are sent via check will now be drawn through our bill pay vendor account. These funds are electronically withdrawn from your account the day the payment is sent to the payee.

If I use QuickBooks®, will my current information still be available after the merger?

In order to retain your current information, you will need to download it before Friday, July 17th at 5 p.m. Your transactions made on Friday, July 17th, may not be available when you reconnect to QuickBooks®, but these items will still be available on your statement.

With Business Online Banking, you can also use Direct Connect. Direct Connect allows QuickBooks® users to access their accounts and pay bills online without having to sign onto Online Banking. See page 46 for more details on Direct Connect.

Will the cut-off time for ACH origination transactions be the same?

Yes, the cut-off time for ACH origination will remain the same, 4 p.m. each business day.

Who can I contact for Business Online Banking support?

You can contact our Treasury Management Operations Center at 866.414.2223. Our associates are familiar with all of our product solutions and services and are your best resource for information and support.

When can I enroll in Business Mobile Banking?

Business Online Banking customers can enroll in Business Mobile Banking starting Friday, July 10th once you have established your Business Online Banking relationship.

ATTENTION QUICKBOOKS® USERS!

Visit SeacoastBank.com/Quicken-QuickBooks.asp for instructions on how to disconnect and reconnect your software as of July 20th.

STATEMENTS

Will my deposit account statement contain the same information?

Your deposit account statement will contain the same information, but will have a slightly different layout. You will start to receive the new Seacoast statement with the new layout after July 17th, based on your statement cycle.

Will my deposit account statement cycle date remain the same?

Yes, your deposit statement cycle date will remain the same. All savings account statements will be mailed quarterly.

Will I receive an interim statement?

Yes, Grand Bank will mail an interim statement for all deposit accounts on July 17th. Your deposit account statement will then resume on its regular statement cycle date with the new Seacoast statement layout.

If I currently receive combined statements, will this continue?

Yes, if you are currently receiving combined statements, this service will continue automatically.

Will there be a change in my Home Equity Line of Credit (HELOC) or my Personal Line of Credit (PLOC) statement cycle date?

Yes, there will be a slight change in the statement cycle date and payment due date for HELOC and PLOC statements. You will receive a separate communication with information about your statement cycle and payment due date in the near future.

Will my Line of Credit statement look the same?

Your Line of Credit statement will contain the same information, but will have a slightly different layout.

Who will send my 1098 and/or 1099 information at the end of 2015?

Seacoast will send the required 1098 and/or 1099 information for your 2015 tax reporting by January 31, 2016.

How will interest be paid on my interest-bearing checking, savings and money market accounts?

Interest from your last statement cycle through Friday, July 17th, will be paid on your interim statement issued by Grand Bank. Seacoast will accrue interest from July 18th going forward. Interest will be paid quarterly for savings accounts and monthly for checking and money market accounts.

~~SAFE DEPOSIT BOX~~

Will my safe deposit box rental agreement remain the same?

Yes, your current rental agreement will remain the same. At the time of your annual renewal, Seacoast's fees and discounts will apply.

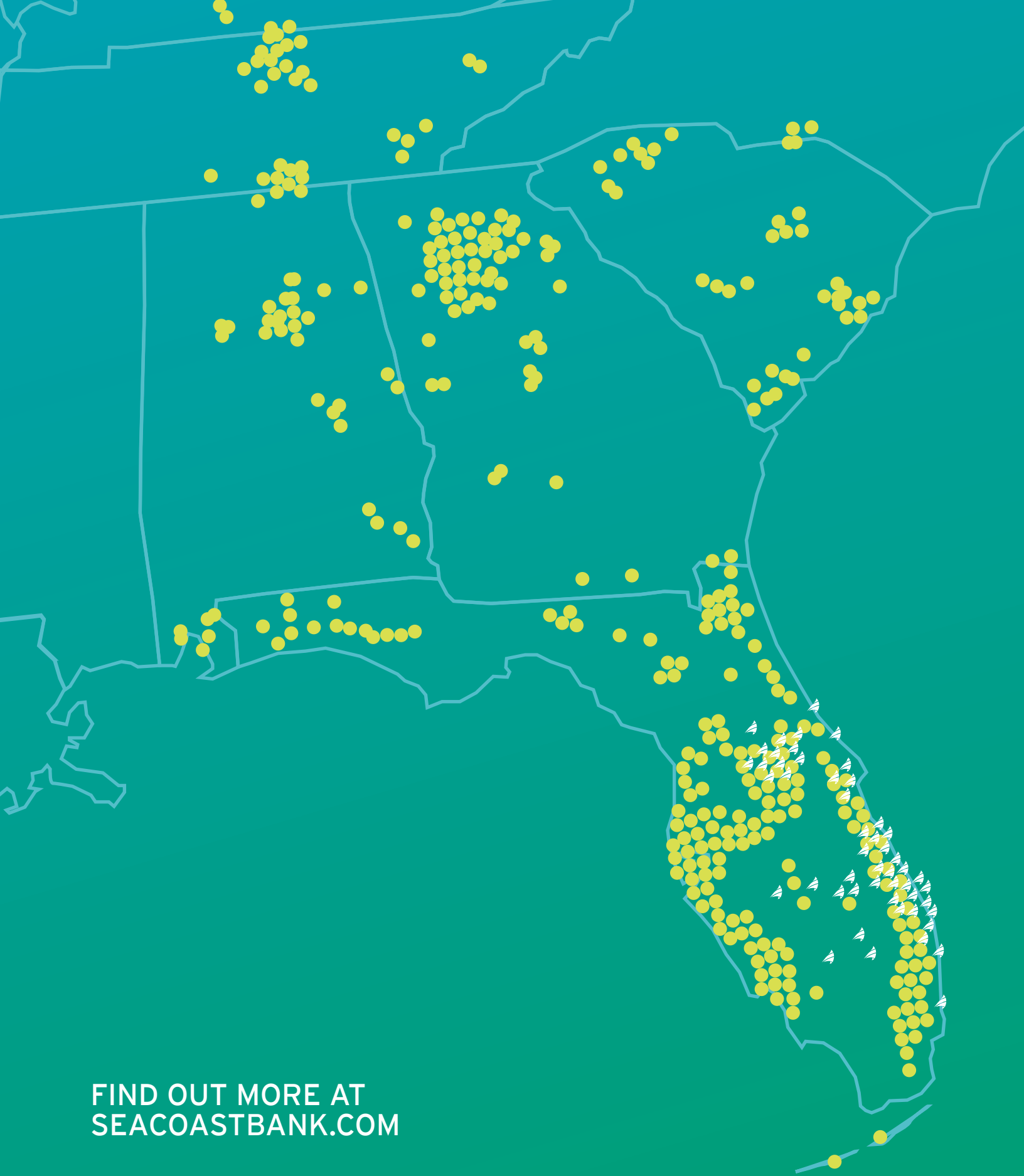
LOCAL FLORIDA CUSTOMER SERVICE

ADDITIONAL QUESTIONS?
Call 800.706.9991 and a friendly, local Florida Customer Service Associate will have the answers you're looking for—24/7, 365 days a year, including holidays.

LIVE CHAT!
Talk to our Customer Service Associates in real time via LiveChat on our website, visit SeacoastBank.com.

CONTACT US
Email us with any questions at CustomerService@SeacoastBank.com.

ATM
NETWORK



FIND OUT MORE AT SEACOASTBANK.COM

Seacoast Bank Branches

Publix® ATMs

CONVENIENCE, CONVENIENCE, CONVENIENCE.

ENJOY ACCESS TO MORE CONVENIENTLY LOCATED ATMs THAN EVER BEFORE.

As a Seacoast customer, enjoy the convenience of one-stop shopping and banking, because we've teamed up with Publix® to offer no fees at 1,000+ ATMs! You can shop and bank all in one stop. How convenient is that? And that's in addition to our entire Seacoast ATM network, which now includes all Grand Bank ATMs.

Find a FREE[1] Publix® ATM near you, visit SeacoastBank.com/Publix.

AT SEACOAST, WE REALLY LOVE WHAT WE DO, AND IT SHOWS WITH THE KIND OF CONVENIENCES THAT MAKE BANKING EASY FOR YOU:

FREE ONLINE & MOBILE BANKING[2]

Enjoy anytime, anywhere banking from your computer, smartphone or tablet. Check balances, make transfers, find locations and more!

FREE DIGITAL DEPOSIT[2]

Deposit checks using your mobile device.

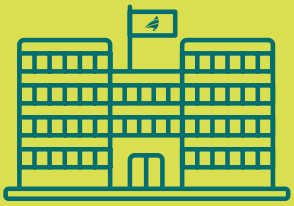
24/7 LOCAL FLORIDA CUSTOMER SERVICE

365 days a year, including holidays, call 800.706.9991.

1. No fees at Publix® ATM feature not available for Personal Free Checking accounts.
2. You may be charged fees by the provider of the wireless network you are using to access mobile banking and mobile deposit services.

LIVING, WORKING AND INVESTING IN OUR LOCAL COMMUNITIES SINCE 1926.

A LOOK BACK OVER THE YEARS WITH SEACOAST.



1961
We built our new corporate headquarters at U.S. 1 and Colorado Avenue in Stuart

1953
We believe in making your day-to-day banking simple and that's why in 1953, we introduced the very first drive-thru banking window in our area.

1933
The Citizens Bank of Stuart opened, sharing headquarters with the Stuart City Hall, Police and Fire Departments

1930
We moved to Okeechobee and changed our name to Citizens Bank of Okeechobee

1938
We built our own building and moved to a new location at the intersection of Colorado Avenue and Osceola Street [Now the home of Duffy's]

1958
We changed our name to First National Bank of Stuart

1926
Seacoast Bank was originally chartered as Indian River County Bank, in Sebastian, Florida

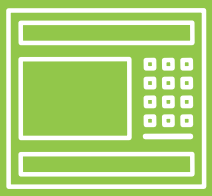
1946
We became a member of the Federal Reserve System

1920s 1930s 1940s 1950s 1960s

The Future

As we look to the future, we are filled with confidence and anticipation. As a proud neighbor and trusted friend, we're here to help you live the life you imagine. We're here to strengthen your community. We're here to power your dreams. We're here to stand behind you as you take your next step forward.

We're here and believe in you.



1973
Today there are ATMs on every corner, but back in 1973 it was quite a technological advancement to provide customers 24-hour access to their bank accounts. We're proud to have paved the way for more convenient customer service.

1970
We changed our name to First National Bank and Trust Company of Stuart

1976
Our total assets surpassed $100 million

1977
Once Florida banking law permitted, we opened our first branch office in Jensen Beach, FL

1983
Total assets surpassed $200 million

The management of First National Bank and Trust formed Seacoast Banking Corporation of Florida, a bank holding company

1998
Total assets surpassed $1 billion

2000
Seacoast Marine Finance opened in Fort Lauderdale

2006
We changed our name to Seacoast National Bank

Total assets surpassed $2 billion

2013
We opened 6 new Business Banking Centers throughout Florida

2014
We acquired BankFIRST, adding 12 locations in Central Florida

Total assets surpassed $3 billion

2015
We acquire Grand Bank, growing our presence in Palm Beach County

1970s 1980s 1990s 2000s 2010s

PERSONAL BANKING SOLUTIONS

ENJOY ALL THE SAME PRODUCTS AND CONVENIENCES YOU HAD WITH GRAND BANK ALONG WITH MANY MORE EXCITING NEW SOLUTIONS AND TECHNOLOGIES!

At Seacoast, we believe our personal banking solutions should be just that, personal. That's why our friendly, knowledgeable local Seacoast Associates are always available to help with your banking needs. We offer all of the personal banking products and conveniences you want—with the personal service you like and the technologies you've grown to expect!

PERSONAL CHECKING SOLUTIONS FOR EVERYONE

To find the name of your account at Grand Bank, please refer to your monthly bank statement.

OLD Grand Bank:	REGULAR		
NEW Seacoast:	ALL AMERICAN[1]	BANKING FREESTYLE Paperless banking made simple with no minimum balance requirement	CLASSIC You choose how you want to bank plus a few perks to make life easier
Online & Mobile Banking[3]	✓	✓	✓
Mobile & Remote Deposit[3]	✓	✓	✓
Relationship Loan Discount[2]	✓	✓	✓
Visa® Check Card	✓	✓	✓
Publix® Fee Free ATMs	✓	✓	✓
Safe Box 50% Discount			✓
Earns Interest			
Return of Check Images			
Additional Free Accounts	Sail into Savings	Sail into Savings	Sail into Savings
Rebates per Month for Fees Charged by Seacoast for Using Non-Seacoast ATM	0	4	4
Unique Free Benefits			
ATM Limit/Cash Advance	$500	$500	$500
Visa® Debit Card Limit	$2,500	$2,500	$2,500
All of Our Accounts Can Be Free, Choose Your Way!	$0 monthly service fee and no minimun balance requirements	$0 monthly service fee when you: • Opt to receive e-Statements & perform 7 debit card swipes per month OR • Opt to receive e-Statements & have one direct deposit of $250 or more per month Otherwise, a $7 monthly service fee will apply	$0 monthly service fee when you: • Maintain a minimum daily balance of $1,000 OR • Maintain a monthly average balance of $2,500 OR • Maintain a minimum daily combined balance of $5,000 in savings, money market, CD or IRA OR • Maintain a consumer loan or line of credit Otherwise, a $14 monthly service fee will apply

1. No new All-American accounts can be opened after July 17, 2015.
2. Up to .25% off installment loan rates with auto-deduct from your Seacoast Checking Account.
3. Seacoast Bank does not charge a fee for Mobile Banking. However, you may be charged fees by the provider of the wireless network you are using to access this service.

50+ INTEREST	RELATIONSHIP INTEREST & GRAND INTEREST	
SENIOR CLASSIC Get the features and benefits most important to you, like interest & free checks	**PREMIUM** Earn interest plus enjoy unique benefits that reward you for your relationship	**PREMIUM ELITE** Enjoy the highest level of exclusive benefits that fit your lifestyle
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	Free
✓	✓	✓
	✓	✓
Sail into Savings	Sail into Savings, 2 Premium Checking accounts	Sail into Savings, 4 Premium Elite accounts
4	6	Unlimited
Standard checks	Money orders, cashier's checks, stop payments & standard checks	Money orders, cashier's checks, stop payments & standard checks
$500	$700	$1,000
$2,500	$3,500	$5,000
$0 monthly service fee when you: • Maintain a minimum daily balance of $750 OR • Maintain a monthly average balance of $1,500 OR • Maintain a minimum daily combined balance of $5,000 in savings, money market, CD or IRA OR • Maintain a consumer loan or line of credit OR • Have one direct deposit of $250 or more per month Otherwise, a $7 monthly service fee will apply	$0 monthly service fee when you: • Maintain a minimum daily balance of $5,000 OR • Maintain a monthly average balance of $7,500 OR • Maintain a minimum daily combined balance of $15,000 in savings, money market, CD or IRA OR • Maintain a Trust Relationship with Seacoast Wealth Management OR • Maintain a consumer or commercial loan or line of credit Otherwise, a $21 monthly service fee will apply	$0 monthly service fee when you: • Maintain an average monthly combined balance of $75,000 in personal deposits excluding time deposits OR • Maintain a Trust Relationship with Seacoast Wealth Management OR • Maintain a Brokerage Relationship with Seacoast Wealth Management Financial Solutions Otherwise, a $28 monthly service fee will apply

Are you in the right account? Call us at 800.706.9991 to find out.

PERSONAL SAVINGS & MONEY MARKET

OLD Grand Bank:	SAVINGS	GRAND KID SAVINGS		PERSONAL MONEY MARKET
NEW Seacoast:	**SEACOAST SAVINGS**	**SEACOAST SAVINGS: MINOR ACCOUNT**	**SAIL INTO SAVINGS**	**SEACOAST PERSONAL MONEY MARKET**
Product Benefits	Earn interest on your balances with our Seacoast Savings account. Enjoy a low minimum balance requirement of only $500 and convenient access to your funds.	Our minor savings program encourages young ones to save their money. There is no minimum balance requirement and no monthly service charge. Start good habits early! Eligible for minors under the age of 18.	Automatically transfer $1.00 from your linked Seacoast Bank checking account into your Sail into Savings account each time you make a purchase with your debit card or use our Bill Pay service. Painless savings! No minimum balance required.	With competitive interest rates and convenient access to your funds, our money market accounts are a great place to stash your cash.
Product Requirements	$0 monthly service fee when you maintain a minimum daily balance of $500. Otherwise, a $15 quarterly service fee will apply	$0 monthly service fee when you are under the age of 18.	$0 monthly service fee when you have at least one Sail into Savings transfer each calendar quarter.	$0 monthly service fee when you maintain a minimum daily balance of $2,500. Otherwise, a $15 monthly service fee will apply
Withdrawal Limit	6/quarter	6/quarter	6/quarter	6/month
Fee Per Excess Withdrawal	$3 each	$3 each	$3 each	$10/month

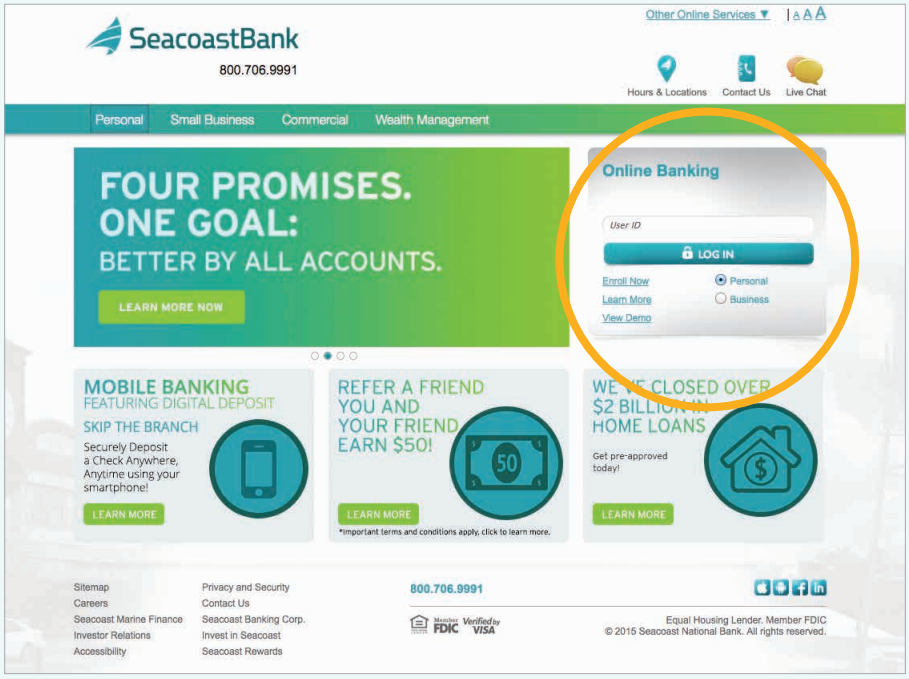
ONLINE BANKING FOR PERSONAL ACCOUNTS

ENROLL IN PERSONAL ONLINE BANKING:

On July 10th, you can enroll in Seacoast's Personal Online Banking solutions by following these simple instructions:

1. Visit SeacoastBank.com.

2. In the middle right-hand section, you will see the Online Banking login box. Select "Personal" and click "Enroll Now."



3. You can choose to enroll in two different ways: either by using your checking, savings or money market account number with a balance of $0.00, or if you've received your Seacoast Bank Visa® Debit Card number and have established your PIN.

4. Accept the Personal Online Banking Agreement.

5. You can now start to build your Personal Online Banking preferences. Personal Online Banking will be funded and fully functional on Monday, July 20th.

LOGIN AUTHENTICATION

You may be asked to validate your identity through a one-time security code via a phone call or SMS/text message.

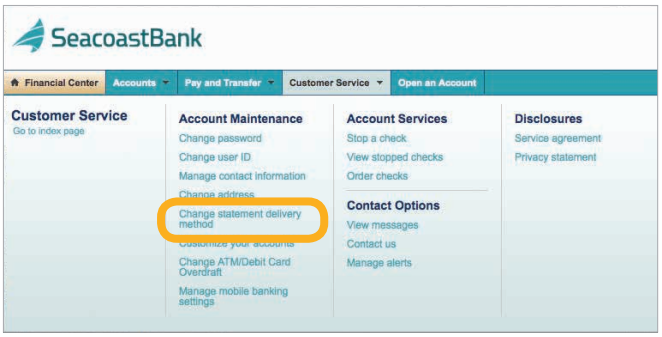
BILL PAY:

To establish your Bill Pay payees:

1. Log into Personal Online Banking.
2. Click on "Pay and Transfer" and select "Pay bills" from the drop down menu.
3. After clicking "Pay bills," begin to type the name of the payee in the box next to "Pay someone new." You can manually enter a payee or choose from a drop down menu.
4. Enter your account number. You will then see a screen to enter additional payee information such as your account number and the payee address.
5. Click "Continue."
6. Your new payee is established!

E-STATEMENTS ENROLLMENT:

1. To enroll in e-Statements, log into Personal Online Banking.
2. Click on the "Customer Service" tab.
3. Select "Change statement delivery method" from the drop-down list:



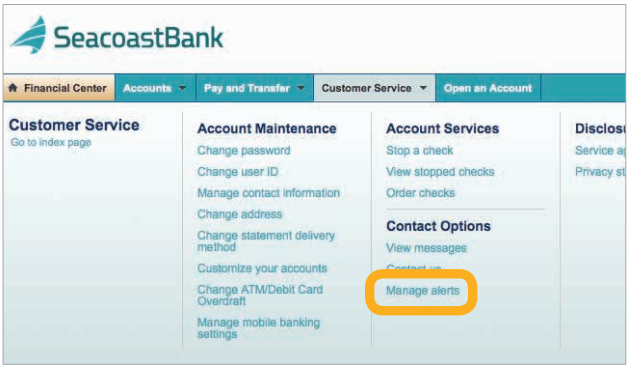
4. For those accounts for which you wish to receive e-Statements, select "Online."
5. Review "Statement Service Agreement and Disclosure."
6. Select the box next to "I have read and agree to the terms..."
7. Click "Submit."
8. You have successfully completed e-Statement enrollment!

You will be notified via email when your statement is available to view or print. You will need to log into Personal Online Banking and click on "Statements" to view or print your available statements.

EMAIL OR TEXT ALERTS ENROLLMENT:

To establish alerts:

1. Log into Personal Online Banking.
2. Click on the "Customer Service" tab.
3. Select "Manage alerts" from the drop-down list:



SEVERAL ALERTS ARE AVAILABLE DEPENDING UPON THE ACCOUNTS YOU HAVE WITH SEACOAST:

ACCOUNT ALERTS | BILL PAYMENT ALERTS | ATM / DEBIT CARD ALERTS | PEOPLE PAY ALERTS | SERVICE ALERTS

ADD A NEW ALERT:

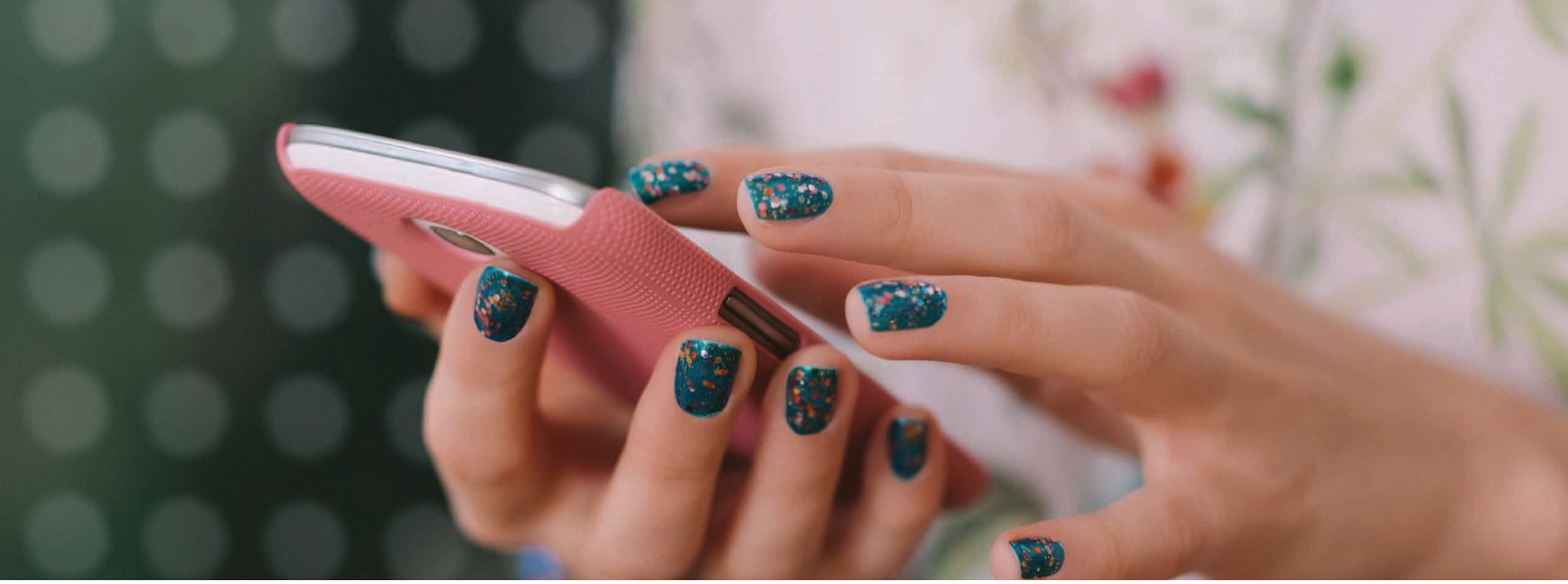
1. Make sure your correct email address and/or cell phone number is displayed at the top of the screen.
2. If not, click on the "Change" link to make changes to this information.
3. Select the type of alert you wish to start and the account you wish to be alerted about using the section below. All available accounts will auto-populate in the drop-down list based on the alert type you select.
4. Select the alert you wish to begin receiving by clicking the "Add" link next to the alert name.
5. Choose how you wish to receive your alert—by email or by text message—and how frequently.
6. Click on "Add this alert," and you will now be notified when the conditions of the alert are met. If you ever wish to change or remove this alert, click on the "Change" or "Delete" links next to the alert name.

HERE'S AN ALERT ABOUT ALERTS!

Debit card alerts are real-time, but not all alerts are real-time. Account level alerts such as balance, transactions and transfers will only be sent once per day at the beginning of the day, based on the activity that posted the night before. For instance, say you are receiving a "Starting Balance is Below Minimum" alert set at a $50 threshold and your starting balance in the morning is $60 and you spend $20 using your debit card, you will not receive the "Below Minimum" notification until the next morning.

CUSTOMIZING ACCOUNT NAMES:

1. Log in and click the "Customer Service" tab on the dashboard.
2. Select "Customize your accounts" from the drop-down list.
3. You can add nicknames to any account that you have online access to by typing over the existing account name.
4. You can also elect to "Hide" an account from your online view or use a particular account for bill payment by clicking next to the account.



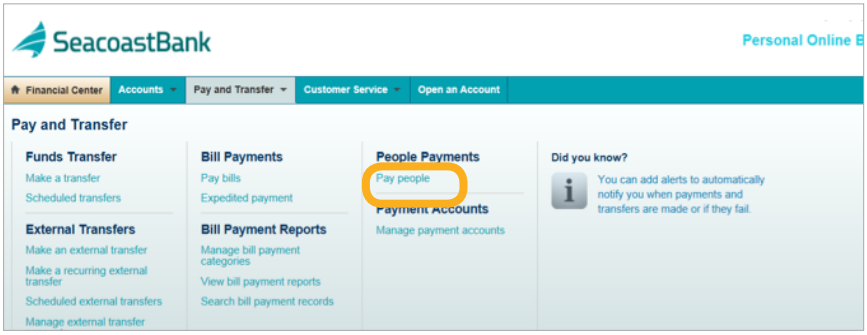
PERSON-TO-PERSON TRANSFERS

Person-to-Person is a way to quickly pay another person electronically using just their email address or mobile phone number.

- Easily send money electronically to another person.
- Send money to a relative, a child in college or to reimburse a friend.
- All you need is the recipient's mobile phone number, email or PayPal information.

ENROLLING IN PERSON-TO-PERSON:

1. Click the "Pay people" link under the "Pay and Transfer" section on the dashboard:



2. Review the Terms and Conditions.
3. Select the box to confirm that you have "read, and agree to the terms."
4. Click "Enroll."
5. Choose the account from the drop-down list and then click "Enroll."

The confirmation screen will appear and you will be contacted by a Customer Service Associate.

BANK-TO-BANK TRANSFERS

- Easily move money between your Seacoast deposit accounts and your accounts at other U.S. financial institutions.
- Set-up multiple or recurring transfers, and even schedule transfers in the future.
- All via Personal Online Banking!

ESTABLISHING BANK-TO-BANK TRANSFERS:

1. Click the "Get started with external transfers" link under the "Pay and Transfer" section on the dashboard.
2. When the "Get started with external transfers" page appears, which provides information about the external transfer feature, click "Continue."
3. Select the "Account type" and enter the routing number and account number for the external account you wish to add.
4. Review the information that you entered. If the information is correct, click "Submit." By clicking "Submit," you are authorizing Seacoast to send and debit two small dollar transactions to the other bank account on your behalf. The amounts of these two transactions will need to be verified within 1 week in order to complete the linking of the two accounts. This will be done on the following screens.
5. After two days, the transactions should be posted to your other bank account. Note the dollar amounts of these two transactions and then click the "Verify" link next to the request in "Submitted status."
6. Enter the amount of the two test deposit transactions that were sent through ACH to the external account and click "Submit."

Once this step is complete, you are able to transfer to or from the authorized external account by selecting "Make an external transfer" or "Make a recurring external transfer."

DIRECT CONNECT

Would you like to track your personal finances and link to your Quicken® software?

Keeping track of your personal finances is easier with Direct Connect. It allows you to log into your Quicken® software and update your account information with just one click. Enroll online at SeacoastBank.com/personal/access.asp.

*Monthly fee applies.

MOBILE BANKING FOR PERSONAL ACCOUNTS

Pay your bills in your pajamas, check your balance from soccer practice, transfer funds in the middle of the night, or deposit a check anywhere. Our mobile banking services work around your schedule. Start using Personal Mobile Banking by downloading our app today.

Fast and convenient, you'll love the features offered by our mobile banking services—and they're all FREE!*

Get it on Google play

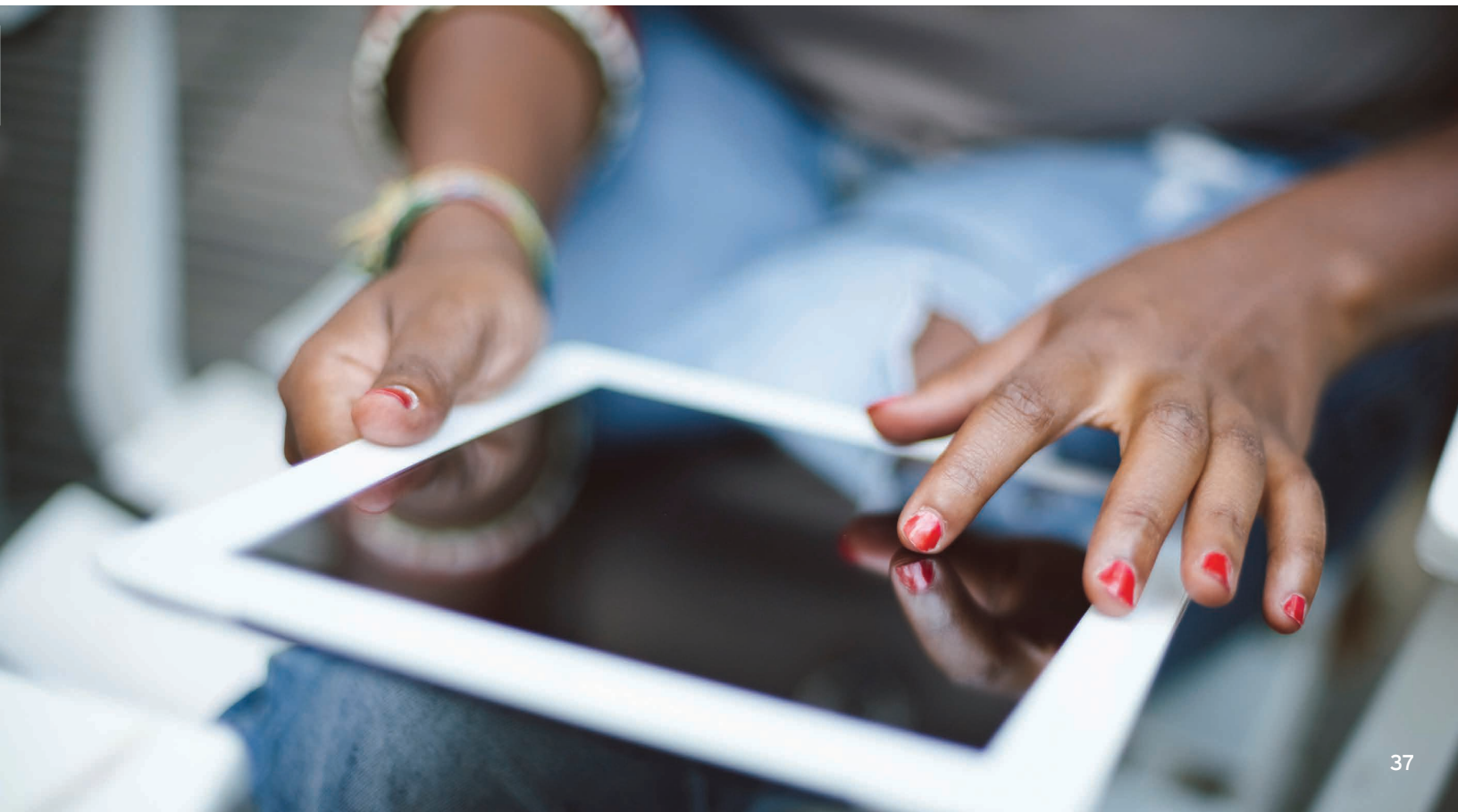
Available on the App Store

ENROLLING IN MOBILE BANKING:

Once enrolled in Personal Online Banking:

1. Download the Seacoast Personal Mobile Banking app from the Google Play or Apple Store.
2. Log in using your Personal Online Banking User ID and password.
3. Start using Seacoast Personal Mobile Banking. You will see all of your accounts and have access to make digital deposits, transfer money, pay bills and more.

*You may be charged fees by the provider of the wireless network you are using to access mobile banking.



FREE DIGITAL DEPOSIT*

Fast, easy and convenient! Make a deposit anywhere, anytime. Just scan or take a photo of the check and deposit it right into your account.

TRANSFER MONEY

Transfer money instantly between any of your Seacoast Bank deposit accounts.

BILL PAY

Forgot to pay a bill before leaving for vacation? Pay an established online banking payee anytime, anywhere with mobile banking.

TEXT ALERTS

Keep up with what's happening with your money with more than 30 established alert messages. You can establish these alerts with Personal Online Banking.

PASSCODE BANKING

Have quick access to your account balances when you set up your 4-digit passcode through mobile banking. To establish or change your passcode:

- Log in to Personal Mobile Banking.
- Select the Global Menu icon.
- Select the "Settings" key.
- Select "Quick Access" and click on "Passcode."
- Enter your 4-digit code and confirm your 4-digit code.
- Your mobile device is now passcode-enabled to view your accounts.

PERSON-TO-PERSON TRANSFERS

Person-to-Person is a way to quickly pay another person electronically using just their email address or mobile phone number.

- Easily send money electronically to another person.
- Send money to a relative, a child in college or to reimburse a friend.
- All you need is the recipient's mobile phone number, email or PayPal information.

COMING SOON

TOUCH ID

DON'T HAVE TIME TO LOG IN TO MOBILE BANKING?

You can now use your fingerprint for fast, secure access to your accounts using your Touch ID-enabled iPhone.

*You may be charged fees by the provider of the wireless network you are using to access mobile banking.

BUSINESS BANKING SOLUTIONS

BUSINESS BANKING SOLUTIONS

LET US HELP YOU MANAGE AND GROW YOUR BUSINESS.

At Seacoast, we're committed to providing your business with a broad range of financial solutions and services with all the service-oriented advantages of a community bank, including quick turnaround for loans, plus the sophisticated solutions of larger financial institutions.

BUSINESS CHECKING SERVICES SUITABLE FOR EVERY TYPE OF BUSINESS

You will continue to enjoy the same features of your current Grand Bank account with some added benefits from Seacoast.

OLD Grand Bank:		SMALL BUSINESS & BUSINESS INTEREST	BUSINESS CHECKING	
NEW Seacoast:	**FREE BUSINESS**	**BUSINESS PLUS**	**COMMERCIAL**	**PREMIUM BUSINESS**
Monthly Transactions	Up to 150 items per month	Up to 600 items per month	Unlimited transactions	Up to 75 items per month
Visa® Check Card	✓	✓	✓	✓
Publix® Fee Free ATMs	✓	✓	✓	✓
Basic Online Banking with Bill Pay, e-Bills, Check Images and e-Statements	✓	✓	✓	✓
Mobile Banking	✓	✓	✓	✓
Discounted Safe Deposit Box Rental		✓	✓	✓
Tiered Interest Rate				✓
	$0 monthly service fee and no minimum daily balance requirement. Free 150 items per month; after that, $0.35 per additional item fee applies	$0 monthly service fee when you: • Maintain a minimum daily balance of $2,500 OR • Maintain a monthly average balance of $5,000 OR • Perform 15 debit card swipes a month Otherwise, a $15 monthly service fee will apply Free 600 items per month; after that, $0.35 per additional item fee applies	$15 monthly maintenance fee. • $0.15 per debit • $0.35 per deposit • $0.11 per item deposited • Earnings credit may offset monthly fees	$0 monthly service fee when you maintain a $1,500 minimum daily balance. Otherwise, a $15 monthly service fee will apply Free 75 items per month; after that, $0.35 per additional item fee applies

All of our business accounts also include:

- Unlimited cash deposits
- Free employee check cashing
- Free night drops
- Free digital deposits
- Access to a variety of Treasury Management Solutions
- Discounted online wire transfers
- Employee banking packages
- Electronic Statements
- Return of check images in statements
- Notary Services
- Free Telephone Banking and Teller Transactions

BUSINESS SAVINGS & MONEY MARKET

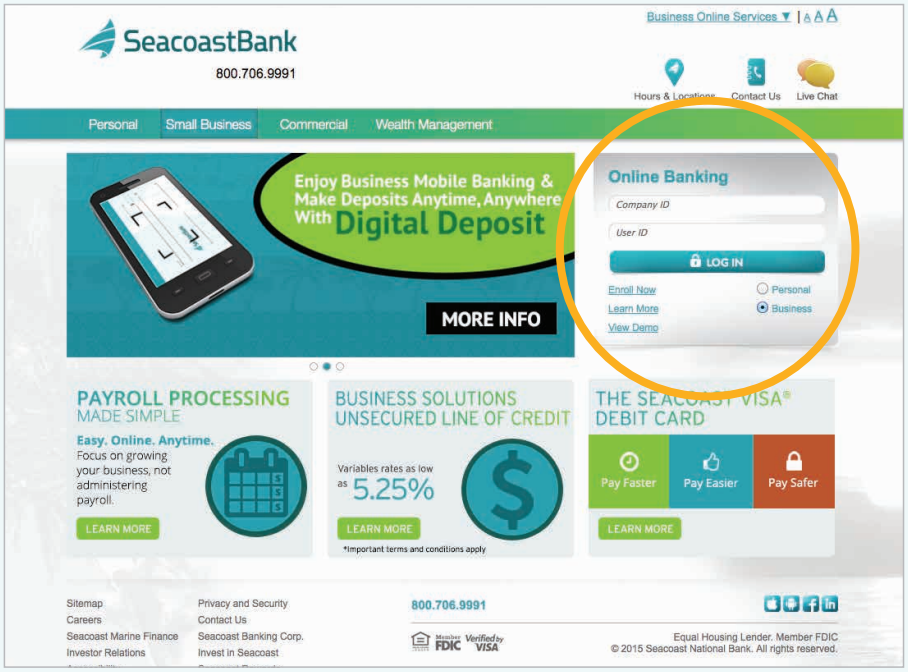
OLD Grand Bank:		BUSINESS MONEY MARKET
NEW Seacoast:	**SEACOAST BUSINESS SAVINGS**	**SEACOAST BUSINESS MONEY MARKET**
Product Benefits	Earn interest on your balances with our Seacoast savings account.	With competitive interest rates and convenient access to your funds, our money market accounts are a great place to stash your cash.
Product Requirements	$0 monthly service fee when you maintain a minimum daily balance of $500. Otherwise, a $15 monthly service fee will apply	$0 monthly service fee when you maintain a minimum daily balance of $2,500. Otherwise, a $15 monthly service fee will apply
Withdrawal Limit	6/quarter	6/month
Fee Per Excess Withdrawal	$3 each	$10/month

ONLINE BANKING FOR BUSINESS ACCOUNTS

ENROLL IN BUSINESS ONLINE BANKING:

On July 10th, you can enroll in Seacoast's Business Online Banking solutions by following these simple instructions:

1. Visit SeacoastBank.com.
2. In the middle right-hand section, you will see the Online Banking login box. Select "Business" and click on "Enroll Now":



3. You will need your account number, Tax ID number, Social Security number and email address.
4. Complete the enrollment process by entering the information into the online form.
5. Accept the Business Online Banking Agreement.
6. You will then receive a notification within 24 hours approving your application.
7. You can now start to build your Business Online Banking preferences. Business Online Banking will be funded and fully functional on Monday, July 20th.

LOGIN AUTHENTICATION

You may be asked to validate your identity through a one-time security code via a phone call or SMS/text message.

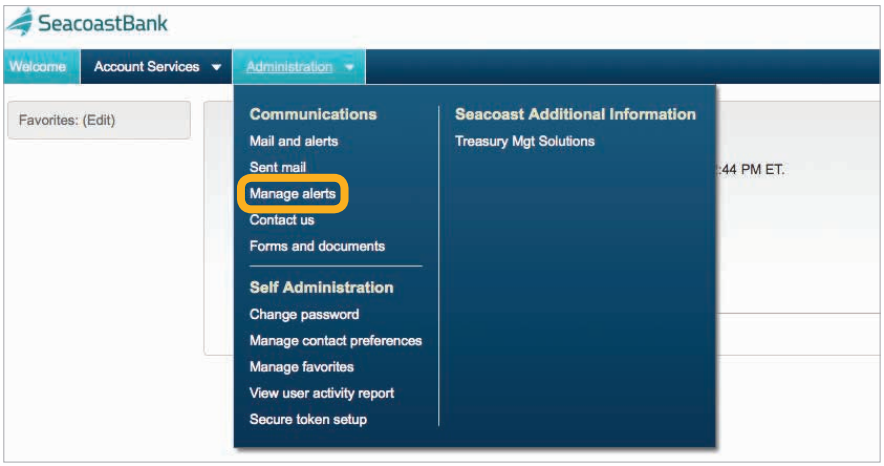
E-STATEMENTS ENROLLMENT:

1. To enroll in e-Statements, log into Business Online Banking.
2. Click on "Reports" and select "Statements & documents."
3. Click on the "View and maintain document preferences" link.
4. Select the accounts for which you wish to receive online statements and click "Continue."
5. Review the Terms and Conditions and click "I agree."
6. Click on "Save preferences."
7. Your enrollment is now complete!

EMAIL OR TEXT ALERTS ENROLLMENT:

To enroll, establish or change your alerts:

1. Log into Business Online Banking.
2. Click on the "Administration" tab.
3. Select "Manage alerts" from the dropdown list:



4. Select the type of alert you wish to receive.
5. Select the description of the alert you wish to receive and click "Add."
6. Depending on the type of alert selected, you may be directed to select a specific dollar amount or range.
7. Select how you wish to receive your alert and click "Add alert."

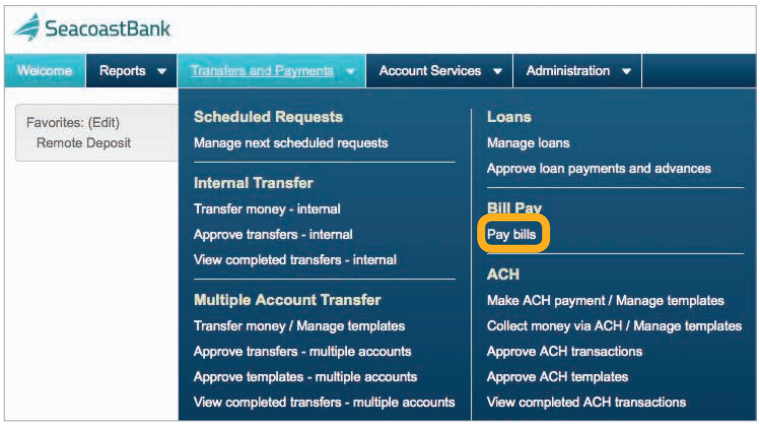
CUSTOMIZING ACCOUNT NAMES:

1. Click on “Administration” and select “Manage account information.”
2. Click on the name of the account you wish to change.
3. Type in the name you wish to use and click “Save changes.”

PAYING BILLS IS FAST AND EASY WITH BUSINESS ONLINE BILL PAY:

To establish bill payments:

1. Log into Business Online Banking.
2. Click on the "Transfers and Payments" tab.
3. Under "Bill Pay" select "Pay bills" from the dropdown list:



Follow our easy-to-use Bill Pay system to establish payees, recurring payments and more!

4. Continue to follow the onscreen instructions.
5. Start using Bill Pay.

NEW

DIRECT CONNECT

Would you like to track your business finances and link to your QuickBooks® software?

Keeping track of your finances is easier with Direct Connect. It allows you to log into your business accounting software and update your account information with just one click.

- Allows Quicken® or QuickBooks® users to access their accounts and pay bills online without having to use Online Banking
- You have the ability to automatically download transactions when using Quicken® or QuickBooks®
- Transfer between Seacoast accounts without needing to open Online Banking
- Access to "Enhanced" Bill Pay
- 24/7 technical support

*Monthly fee applies.

NEED TO SEND MONEY QUICKLY AND SECURELY ONLINE?

Seacoast's Electronic Wire Funds Transfer System eliminates the time and cost involved with paper-based transactions.

- Transfer requests are processed on a same-day basis via Business Online Banking.
- Customized limits and user security authentication ensure your transactions are secure.
- Funds transfers are processed in a timely manner.

COLLECT / REMIT FUNDS ELECTRONICALLY FROM / TO NEARLY ANYONE WITH ACH ORIGINATION

Cost and efficiency are some of the main benefits of originating financial collections and payments via the Automated Clearing House Origination network. Some examples include:

ACH DEBIT ORIGINATION

- Cash collection – allows for the collection of funds due to you from clients through electronic transfer.

- Cash concentration – allows you to consolidate your funds in various accounts at other banks into one depository account.

ACH CREDIT ORIGINATION

- Corporate payables – allows you to pay your vendors, or other recurring payments, through electronic transfer.

- Payroll – allows you to pay your employees and retirees electronically by crediting their account at any bank.

RAPPORT BY TRUSTEER

FREE

Rapport protects sensitive login credentials and prevents malware and fraudulent websites from stealing information. Rapport also protects your communications and prevents malware from tampering with your accounts. If you bank, trade or shop online, Rapport can significantly reduce your exposure to the emergent threat of financial fraud and identity theft. Rapport will help you to:

- Shield your online bank account from prying eyes.
- Safeguard your online banking identity.
- Protect your internet banking login details.
- Identify malicious attempts against you.

Download Rapport at SeacoastBank.com/business/security.asp

MOBILE BANKING FOR BUSINESSES

At Seacoast, we understand the challenges of running a business. That's why we offer the fast, easy and convenient features of Mobile Banking for Businesses—all totally FREE.* Manage many of your day-to-day banking needs from the convenience of your mobile device. From checking your balance, to transferring funds, to paying bills, our Mobile Banking solutions work around your busy schedule!

ENROLLING IN BUSINESS MOBILE BANKING IS EASY.

Once you're enrolled in Business Online Banking, you can download the Seacoast Business Mobile Banking app from Google Play or the Apple Store. Fast and convenient, you'll love the features offered by our mobile banking services—and they're all FREE!*

Get it on Google play

Available on the App Store

ONCE ENROLLED IN BUSINESS ONLINE BANKING:

1. Download the Seacoast Business Mobile Banking app from the Google Play or Apple Store.
2. Log in using your Business Online Banking User ID, password and company ID.
3. Start using Seacoast Business Mobile Banking. You will see all of your accounts and have access to make digital deposits, transfer money, pay bills and more.

*You may be charged fees by the provider of the wireless network you are using to access mobile banking and mobile deposit services.

FREE DIGITAL DEPOSIT*

With Business Digital Deposit, you can deposit checks using your smartphone or tablet at any time, day or night. Just take a photo of the check and deposit it right into your account. Fast, easy and convenient!

TRANSFER MONEY

Transfer money instantly between any of your Seacoast deposit accounts.

BILL PAY

Forgot to pay a bill before leaving the office? You can pay it easily from within Business Mobile Banking! Pay an established payee anytime, anywhere.

TEXT ALERTS

Keep up with what's happening with your money with alert messaging. You can establish your alerts with Business Online Banking.

*You may be charged fees by the provider of the wireless network you are using to access mobile banking.

LOCAL FLORIDA CUSTOMER SERVICE

HAVE A QUESTION?
Call 800.706.9991 and a friendly, local Florida Customer Service Associate will have the answers you're looking for—24/7, 365 days a year, including holidays.

LIVE CHAT!
Talk to our Customer Service Associates in real-time via LiveChat on our website, SeacoastBank.com.

CONTACT US
Email us with any questions, at CustomerService@SeacoastBank.com.

TREASURY MANAGEMENT QUESTIONS?
Call 866.414.2223 and speak to a friendly, local Florida Treasury Management Operations Associate.

TREASURY MANAGEMENT SOLUTIONS

OUR TREASURY MANAGEMENT BUSINESS SOLUTIONS HELP YOU TO RUN A STRONGER, MORE EFFICIENT BUSINESS.

Meet competitive challenges and maximize your profit potential with the help of Seacoast's Treasury Management Services. Our technology-based solutions are designed to maximize cash flow, provide information and facilitate disbursements and/or activities.

COLLECTION SOLUTIONS

Today, people want to pay for goods and services in many different ways. Seacoast can help you collect those funds no matter if they are coming in electronically, via check or via credit card payment.

REMOTE DEPOSIT CAPTURE
Deposit Checks Directly From Your Office

- Deposit checks quickly from your office using our image capture solution.
- Once the check is scanned, it is uploaded to our system for deposit.
- Your account is credited and you can access a copy of the item online.

Using this system can eliminate many trips to the bank.

MERCHANT PROCESSING
Accept Credit Cards For Payment

From the smallest retailers to the largest operators, it's necessary for almost every business to be able to accept debit and credit card payments. Our point-of-sale processing services are geared to your needs, using:

- The very latest technology
- Next day funding to your Seacoast account
- Competitive relationship pricing and funding options
- Unparalleled client services
- We support the following card types:
  - MasterCard®
  - Visa®
  - American Express®
  - Discover®

NEW

LOCK BOX
Let Seacoast Receive and Process Checks for You

- Instead of checks being sent to your office, have them sent to Seacoast.
- Each day the payments will be scanned and deposited into your account.
- Access images of checks and associated documents online.
- Automate the flow of data and speed up the deposit of your funds.

PAYROLL PROCESSING MADE SIMPLE
Full-Service Solutions You Can Access Anywhere, Anytime

Business Online Payroll is the online alternative to costly traditional payroll services. Pay employees through direct deposit or by check and enjoy these benefits.

- Ability to adjust employee hours and pay rates every pay period
- Employees can access their own payroll information, deductions, withholdings and 401K totals
- Automatic federal, state, and local payroll tax calculations and filings
- Direct deposit and email notifications to employees
- 24/7 processing availability anywhere you have internet access
- Free, unlimited live customer support from payroll specialists

POSITIVE PAY
Protect Yourself From Fraudulent Checks and Electronic Transactions

With losses from fraud rising each year, Seacoast's Positive Pay service can help you detect and protect your checking accounts from unauthorized withdrawals.

- We will verify items by dollar amount, check number and payee's name.
- We will review the electronic transactions posting to your account each day.
- We will provide you with a list of any item originated by an unapproved source.
- Items are held in suspension until you review and make a pay or no pay decision via online banking.

TREASURY MANAGEMENT QUESTIONS?

Call 866.414.2223 and speak to a friendly, local Florida Treasury Management Operations Associate.

CONSUMER & COMMERCIAL LENDING SOLUTIONS

LOCAL DECISION-MAKERS MAKING LOANS EVERY DAY

CONSUMER LENDING SOLUTIONS

Enjoy competitive rates and terms on a wide range of personal loans. Our loan specialists live and work in the communities we serve, so you'll enjoy personalized service when you apply for a loan at Seacoast and—most importantly—fast decision-making from a knowledgeable local banker.

HOME EQUITY LOANS

Use the equity in your home for something major like a renovation, education expense or even a wedding.

HOME EQUITY LINES OF CREDIT (HELOC)

Access the equity in your home when you need it, when your dream kitchen needs to be finished or as a means to pay for college tuition.

AUTO, BOAT & RV LOANS

With our great rates, you don't have to wait to get the loan you need for the big-ticket items you want!

HOME MORTGAGES & FINANCING

- Fixed Rate and Adjustable Rate Mortgages
- Jumbo Mortgages – mortgages up to $2 million on primary and secondary homes
- Combination Construction – finance the construction or renovation of your new primary or secondary home
- Lot Loans – buy the lot now while planning to build your dream home
- FHA/VA Loans – federal programs are a great way to make home financing available and affordable for many borrowers

COMMERCIAL LENDING SOLUTIONS

BUSINESS LENDING

- Owner-Occupied Real Estate – financing to help businesses purchase, expand, and/or renovate their operating real estate location(s)
- Lines of Credit – revolving lines of credit to provide solutions for short-term working capital needs
- Term Loans – financing equipment, tenant improvements, and/or other commercial needs
- Specialty Financing – specialty financing programs to provide flexibility and solutions for companies, including SBA & USDA financing programs
- Leasing – a specific type of financing that is an alternative to commercial term loan financing

INVESTOR REAL ESTATE LENDING

- Retail – multi- and single-tenant projects, strip centers, community centers and power centers
- Office – multi- and single-tenant office properties
- Multi-Family – investment and non-investment grade projects
- Industrial – small bay, flex, multi- and single-tenant
- For Sale Residential – condominiums, townhomes and single-family developments
- Stabilized, Ground Up, Bridge – refinance, acquisition and term loans

LOCAL FLORIDA CUSTOMER SERVICE

HAVE A QUESTION?
Call 800.706.9991 and a friendly, local Florida Customer Service Associate will have the answers you're looking for – 24/7, 365 days a year, including holidays.

LIVE CHAT!
Talk to our Customer Service Associates in real-time via LiveChat on our website, SeacoastBank.com.

CONTACT US
Email us with any questions, at CustomerService@SeacoastBank.com.

WEALTH
MANAGEMENT

SEACOAST'S WEALTH MANAGEMENT EXPERIENCE IS UNPARALLELED. WE OFFER A DIVERSE MENU OF SOLUTIONS BACKED WITH LOCAL DECISION-MAKING, CONVENIENCE, TECHNOLOGY AND THE DISTINCTIVE PERSONAL ONE-ON-ONE SERVICE WE HAVE BEEN PROVIDING FOR NEARLY 100 YEARS.

NEW

OUR WEALTH MANAGEMENT SERVICES INCLUDE:

- Legendary customer service
- No obligations to products, funds or investment managers
- Direct access to locally based relationship teams
- 100% custom-tailored wealth strategies
- Distinctive money management thresholds
- Proactive relationship management

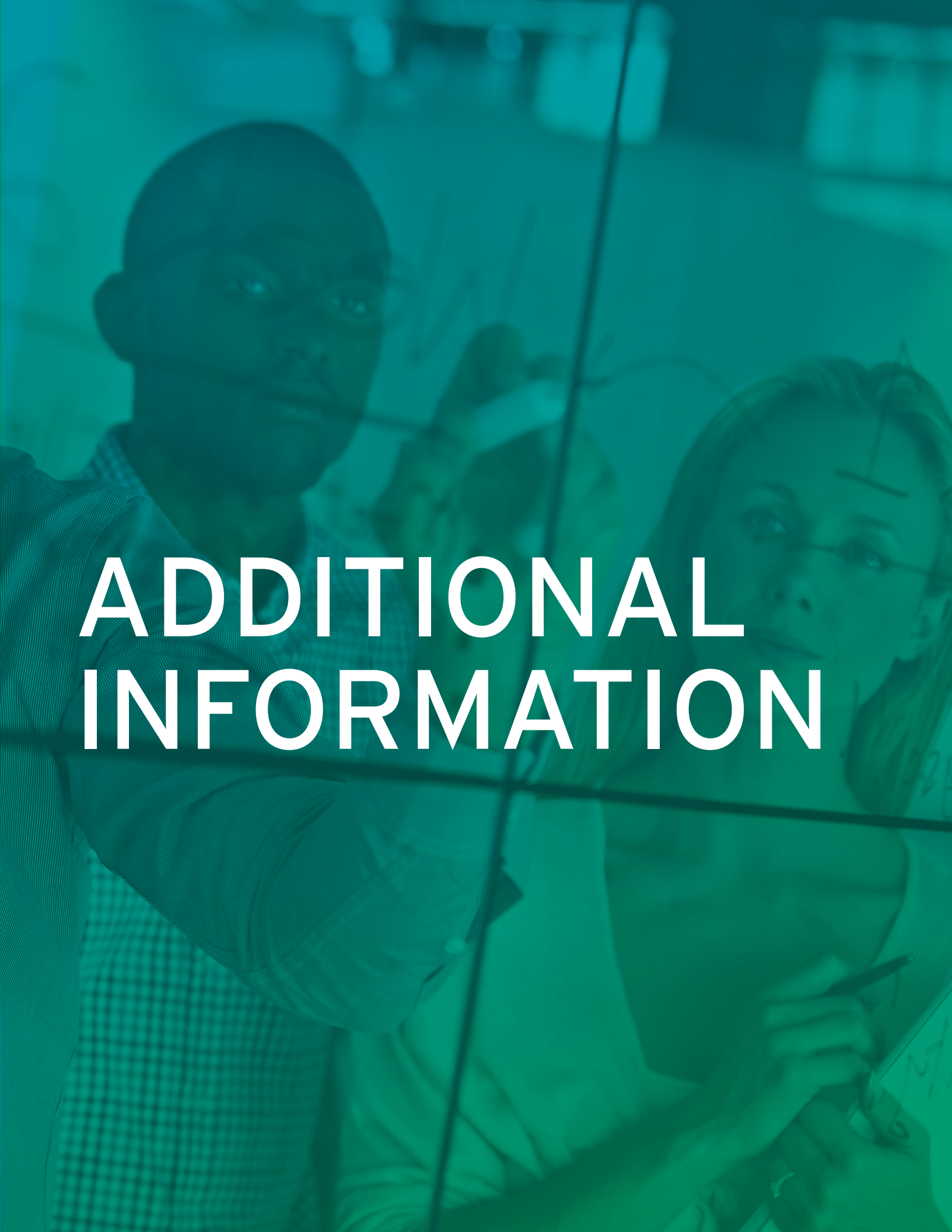
OUR WEALTH MANAGEMENT SOLUTIONS SPAN ACROSS:

- Investment Management
- Trust & Fiduciary Solutions
- Brokerage and Insurance
- Private Banking
- Business Continuity, Valuation, and Key Person & Retirement Planning

Our Wealth Management clients are invited to enjoy a variety of travel experiences, seminars and networking events.

For more information, reach out to your local branch or visit us at SeacoastBank.com.

*Brokerage and Insurance services offered through INVEST Financial Corporation, Members FINRA/SIPC. Products are: NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE.



ADDITIONAL INFORMATION

FDIC INSURANCE

- The FDIC Standard Maximum Deposit Insurance Amount (SMDIA) for deposits has been permanently increased to $250,000 per depositor per insured financial institution.

- The FDIC has developed a tool called the Estimator, EDIE, to calculate whether you are within the FDIC coverage limits at any FDIC-insured bank. This calculator is easy to use and is available at the FDIC website. Before you begin, identify all the deposit accounts that you have with a financial institution.

  Then just follow the simple steps on EDIE to calculate your coverage. For additional information regarding FDIC insurance coverage, we encourage you to visit the FDIC website at www.fdic.gov or call 1.877.ASK. FDIC (1.877.275.3342).

- If you have accounts at both Seacoast and Grand Bank, your deposits will be separately insured for at least 6 months starting Friday, July 17th. Your CDs may be separately insured for 6 months after this date or until maturity, whichever is later. In addition, if the CD renews for the same term and amount during the 6-month transition period, then the CD will continue to be insured separately until the next renewal date. For more information, contact the FDIC as previously referenced.

- Seacoast can offer you unlimited FDIC coverage through our CDARS program. For more information, contact our 24/7 local Florida Customer Service Center at 800.706.9991.

OVERDRAFTS

WHAT ARE SEACOAST'S OVERDRAFT FEES AND POLICIES?

Every bank's policies and fees differ when it comes to overdrafts. An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. A standard overdraft policy that comes with your account.
2. Overdraft Protection Plans, such as a link to a savings account, which may provide savings over our standard overdraft fees.

To learn more about our Overdraft Protection Policy, visit your local branch or call our 24/7 local Florida Customer Service Center at 800.706.9991.

STANDARD OVERDRAFT POLICIES

We authorize and pay overdrafts for the following types of transactions:

- Checks
- Transactions using your checking account number
- Automatic bill payments
- Debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

We require that you give us permission in order for us to provide overdraft protection, which allows us to authorize and pay ATM or everyday debit card transactions. We offer this as a convenience and to provide a safety net to our customers.

FEES ASSOCIATED WITH OVERDRAFT PROTECTION

- For each overdraft item, you will be charged a fee of $35.00.
- If your account is overdrawn for 4 or more consecutive days, we will charge an additional $5.00 per day.
- There is no daily limit on the total fees you can be charged for overdrawing your account.

When there is not enough money in your account to pay for everything that requires payment, we follow these standard payment orders:

1. Our policy is to pay according to the dollar amount, paying the largest items first.
2. Our payment policy will cause your largest, and perhaps more important, items to be paid first—such as your rent or mortgage payment—but this may increase the fees you have to pay when funds are not available to pay other items.
3. If a check, item or transaction—other than an ATM or everyday debit card transaction—is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF).
4. A per-item fee is imposed for overdrafts and NSF created by checks, in-person withdrawals, ATM withdrawals, Point of Sale (POS) or by other electronic means.

AVOID OVERDRAFT FEES!

- Keep careful records and practice good account management.
- Enroll in Online Banking and establish alerts to assist with managing your money.

FUNDS AVAILABILITY POLICY

WHAT IS OUR FUNDS AVAILABILITY POLICY?

Our general policy is to make funds from your in-branch cash and check deposits, and direct deposits available to you on the business day we receive your deposit.

- Check deposits made at a Seacoast Automated Teller Machine (ATM) or through Mobile Banking will be available to you on the first business day after the day we receive your deposit. The length of the delay is counted in business days from the day of deposit. Every day is a business day, except Saturdays, Sundays and federal holidays.
- Cash deposits made at the ATM before 7 p.m. are immediately available. If the deposit is made after 7 p.m., it is posted the next business day.
- Check deposits made at the ATM or through Mobile Banking before 7 p.m. are available on the next business day. Check deposits made after 7 p.m. are available the 2nd business day.
- If you make a deposit at a Seacoast ATM or by using Mobile Digital Deposit on a Friday after 7 p.m., the funds will be available Tuesday. Any incoming transactions will not be covered with these funds.

All check deposits are subject to verification and may be subject to longer holds. For more information, please refer to Seacoast's Deposit Account Agreement, section "Your Ability to Withdraw Funds" on page 76.

DEPOSIT ACCOUNT AGREEMENT

TRUTH-IN-SAVINGS DISCLOSURE

GENERAL POLICIES FOR CHECKING, SAVINGS, AND MONEY MARKET ACCOUNTS

- Refer to the Account Fees & Service Charges brochure for charges and other restrictions that may be imposed.
- Rate information: Your interest rate and annual percentage yield may change.
- Frequency of rate changes: We may change the interest rate on your account at any time.
- Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued (earned) interest.
- Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on non-cash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Tax information: The amount of interest earned will be reported to the IRS in the year credited.
- We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.
- A fee will be charged each day a transfer is made for an account with overdraft protection.

NON INTEREST BEARING CHECKING ACCOUNTS

FREE CHECKING

- $50 minimum to open this account.
- No monthly service charge.

CLASSIC CHECKING

- $50 minimum to open this account.
- No monthly service fee when you keep a minimum daily balance of $1,000 or a $2,500 average monthly statement cycle balance, OR a $5,000 minimum daily balance combined with a savings, money market, CD or IRA OR maintain a consumer loan or line of credit. Otherwise, a $14 monthly service fee will apply.

BANKING FREESTYLE

- $50 minimum to open this account.
- No monthly service fee when you receive e-Statements and perform 7 debit card purchase transactions per monthly statement cycle OR receive e-Statements and receive a direct deposit of at least $250 per monthly statement cycle. Otherwise, a $7 monthly service fee will apply.

SENIOR CLASSIC CHECKING

- $50 minimum to open this account.
- For clients 55 and up. No monthly service fee when you keep a minimum daily balance of $750 or a $1,500 average monthly statement cycle balance, OR a $5,000 minimum daily balance combined with a savings, money market, CD or IRA OR maintain a consumer loan or line of credit OR receive a direct deposit of at least $250 per statement cycle. Otherwise, a $7 monthly service fee will apply.

OPPORTUNITY CHECKING

- $50 minimum to open this account.
- If after 1 year, the account has been handled in a satisfactory manner, the account holder may request to convert the account type to any other personal checking account the bank offers at that time.
- Overdraft service options are not offered on this account type.
- $15 monthly service fee.

INTEREST BEARING CHECKING ACCOUNTS

PREMIUM CHECKING

- $50 minimum to open this account.
- No monthly service fee when you keep a minimum daily balance of $5,000 or a $7,500 average monthly statement cycle balance OR a $15,000 minimum daily balance combined with savings, money market or CD OR maintain a consumer loan/line of credit OR maintain a commercial loan/line of credit OR maintain a Trust Relationship with Seacoast Wealth Management. Otherwise, a $21 service fee will apply.
- Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every statement cycle.

Your interest rate is determined by the balance in your account according to the following tiers:

$0–$2,499.99	$50,000–$99,999.99
$2,500–$4,999.99	$100,000–$249,999.99
$5,000–$9,999.99	$250,000–$499,999.99
$10,000–$24,999.99	$500,000–$999,999.99
$25,000–$49,999.99	$1,000,000 and greater

Payment of interest will be calculated by applying the variable interest rate from the appropriate tier (based on your balance) to that day's collected balance in your account.

PREMIUM ELITE CHECKING

- $50 minimum to open this account.
- No monthly service fee when you keep a combined average monthly statement cycle balance of $75,000 with personal checking, savings or money market OR maintain a brokerage or trust account through Seacoast Wealth Management. Otherwise, a $28 monthly service fee will apply.
- Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every statement cycle.

Your interest rate is determined by the balance in your account according to the following tiers:

$0 - $2,499.99	$50,000 - $99,999.99
$2,500 - $4,999.99	$100,000 - $249,999.99
$5,000 - $9,999.99	$250,000 - $499,999.99
$10,000 - $24,999.99	$500,000 - $999,999.99
$25,000 - $49,999.99	$1,000,000 and greater

Payment of interest will be calculated by applying the variable interest rate from the appropriate tier (based on your balance) to that day's collected balance in your account.

SAVINGS AND MONEY MARKET ACCOUNTS

GENERAL POLICIES FOR SAVINGS AND MONEY MARKET ACCOUNTS

- Transfer limitations: For savings and money market accounts, you may make up to six covered transfers or withdrawals by means of a preauthorized, automatic, online or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least 4 weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the Automated Clearing House (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM, then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

SEACOAST SAVINGS
- $50 minimum to open this account.
- Keep a minimum daily balance of $500 to avoid a $15 quarterly maintenance fee.
- Compounding and crediting frequency: Interest will be compounded every quarter. Interest will be credited to your account every quarter.
- No minimum deposit balance for minor accounts until age of majority.
- A fee will be charged for each item in excess of 6 withdrawals or debits (not including ATM withdrawals or withdrawals at our teller line) in a calendar quarter.

Your interest rate is determined by the balance in your account according to the following tiers:

$0 - $2,499.99	$50,000 - $99,999.99
$2,500 - $4,999.99	$100,000 - $249,999.99
$5,000 - $9,999.99	$250,000 - $499,999.99
$10,000 - $24,999.99	$500,000 - $999,999.99
$25,000 - $49,999.99	$1,000,000 and greater

Payment of interest will be calculated by applying the variable interest rate from the appropriate tier (based on your balance) to that day's collected balance in your account.

SAVINGS IRA
- Compounding and crediting frequency: Interest will be compounded every quarter. Interest will be credited to your account every quarter.
- $100 minimum to open this account.

Fees: An administrative closing fee may be charged at closing.

SEACOAST MONEY MARKET
- $50 minimum to open this account.
- Keep a minimum daily balance of $2,500 to avoid a $15 monthly maintenance fee.
- Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every statement cycle.
- A monthly service fee will be charged if you complete more than 6 withdrawals or debits (not including ATM withdrawals or withdrawals at our teller line) in a statement cycle.

Your interest rate is determined by the balance in your account according to the following tiers:

$0 - $2,499.99	$50,000 - $99,999.99
$2,500 - $4,999.99	$100,000 - $249,999.99
$5,000 - $9,999.99	$250,000 - $499,999.99
$10,000 - $24,999.99	$500,000 - $999,999.99
$25,000 - $49,999.99	$1,000,000 and greater

Payment of interest will be calculated by applying the variable interest rate from the appropriate tier (based on your balance) to that day's collected balance in your account.

SAIL INTO SAVINGS
- Compounding and crediting frequency: Interest will be compounded every quarter. Interest will be credited to your account every quarter.
- A fee will be charged for each item in excess of 6 withdrawals or debits (not including ATM withdrawals or withdrawals at our teller line) in a calendar quarter.

Your interest rate is determined by the balance in your account according to the following tiers:

$0 - $2,499.99	$50,000 - $99,999.99
$2,500 - $4,999.99	$100,000 - $249,999.99
$5,000 - $9,999.99	$250,000 - $499,999.99
$10,000 - $24,999.99	$500,000 - $999,999.99
$25,000 - $49,999.99	$1,000,000 and greater

Payment of interest will be calculated by applying the variable interest rate from the appropriate tier (based on your balance) to that day's collected balance in your account.

- The Program: $1 is automatically transferred from your checking account to your Sail into Savings account for each debit card transaction and each electronic payment (including any Seacoast Online Bill Payment) by you, a joint owner, or an authorized signer on the checking account. At the close of each business day, we will total the number of qualified transactions that post to your checking account and process a single transfer ($1 X the number of qualified transactions = amount of the transfer) from your checking account to your Sail into Savings account on the next business day. On any business day, if you do not have sufficient available funds in your checking account to cover the purchases or electronic payments, or if any transaction has overdrawn your checking account, the transfer for that business day will not occur. If your debit card purchases or online bill payments are subsequently canceled, reversed or disputed, for any reason, the corresponding transfers will remain in your Sail into Savings account and will not be credited back to your checking account. If there are no transfers processed during any calendar quarter, the account will automatically be converted to a standard savings account, which may have a minimum balance requirement and/or a service charge. Your statement will be combined with the linked checking account.
- Enrollment: Seacoast personal account customers are eligible to participate in the Program if they meet and maintain the following requirements. There are three required Seacoast products that make up the Program: (1) a Sail into Savings account, (2) a linked personal checking account, and (3) a linked debit card. The Sail into Savings account is a necessary component of the Program and is not available as an individual account. The Sail into Savings account must remain linked to a checking account to take advantage of the account features and benefits. If the Sail into Savings account is not linked to a checking account or if no transfers have been made to your Sail into Savings account, for 3 months, then we may close your account or convert your account to a Seacoast Savings account.
- Qualified Transactions: A "qualified transaction" is any signature-based or PIN-based debit card transaction or electronic payment. All other banking transactions not specified above (such as ATM withdrawals, checks, wires, deposits, and transfers) are not qualified transactions. Only qualified transactions that post to your linked checking account are eligible for the $1 automatic savings feature. We reserve the right to determine at our sole discretion whether a particular bank transaction is a qualified transaction.

CERTIFICATES OF DEPOSIT

GENERAL POLICIES FOR CERTIFICATE OF DEPOSIT
Crediting and compounding frequency: Interest may be credited to your account monthly and compounded monthly. The annual percentage yield, shown on the certificate receipt, assumes interest will be credited to your Certificate of Deposit account monthly. Earnings will be reduced if you elect to have interest credited quarterly, semiannually, annually or at maturity or credited to another deposit account or paid by check.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
Transaction limitations:
You may or may not make unlimited deposits into your account before maturity, depending on the type of certificate you choose. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You can only withdraw interest that has been paid to your account without penalty.
Early withdrawal penalties: : Except as mentioned below, you cannot withdraw any principal from this account before a maturity date without our consent, and we will charge a penalty.

With the maturity period of 1 year or less, the penalty equals the loss of simple interest for 3 months. With the maturity period greater than 1 year, the penalty equals the loss of simple interest for 6 months.

We will use the interest rate in effect at the time of withdrawal to calculate the penalty. We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.
We are permitted to allow an early withdrawal and waive the above penalty if any account owner dies or is declared incompetent.

Minimum balance account: If we require a minimum balance on this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.
Withdrawal of interest prior to maturity: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
Automatically renewable time account: If indicated on the certificate receipt, this account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail a notice to you at least 30 calendar days before final maturity. If either you or we prevent renewal, interest will not accrue after final maturity.
Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date that have the same term, minimum balance (if any) and other features as the original time deposit. You will have 10 calendar days after maturity to withdraw the funds without a penalty.
Refer to the Account Fees & Service Charges brochure for charges and other restrictions that may be imposed.

FIXED RATE CERTIFICATE OF DEPOSIT
This certificate is available in a variety of terms. In addition to the following, see General Policies for Certificate of Deposit.
Minimum balance to open the account: You must deposit $1,000.00 to open this account or $500.00 to open a minor account.

FIXED RATE JUMBO CERTIFICATE OF DEPOSIT
This certificate is available in a variety of terms. In addition to the following, see General Policies for Certificate of Deposit.
Minimum balance to open the account: You must deposit $100,000.00 to open this account.
Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance of $100,000.00 in the account each day to obtain the disclosed annual percentage yield.

IRA FIXED RATE CERTIFICATE OF DEPOSIT
This certificate is available in a variety of terms. In addition to the following, see General Policies for Certificate of Deposit.
Minimum balance to open the account: You must deposit $1,000.00 to open this account.
Fees: An administrative closing fee may be charged at closing.

18-MONTH IRA VARIABLE RATE CERTIFICATE OF DEPOSIT
In addition to the following, see General Policies for Certificate of Deposit.
Rate information: Your interest rate and annual percentage yield may change.
Frequency of rate changes: We may change the interest rate on your account at any time.
Determination of rate: At our discretion, we may change the interest rate on your account.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Fees: An administrative closing fee may be charged at closing.

TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AGREEMENT: This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules that control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules: You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.
This agreement is subject to applicable federal laws, the laws of the state of Florida and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here.
The purpose of this document is to:
(1) Summarize some laws that apply to common transactions;
(2) Establish rules to cover transactions or events that the law does not regulate;
(3) Establish rules for certain transactions or events that the law regulates but permits variation by agreement; and
(4) Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.
If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.
As used in this document, the words "we," "our," and "us" mean the financial institution, and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY: You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request that are not covered by this agreement.
Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.
You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS: We will give provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept for deposit a check payable to someone other than you, we may require any endorsers to verify or guarantee their endorsements, or indorse in our presence.

WITHDRAWALS
Generally: Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time.
Postdated checks: A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check. Because we process checks mechanically, your notice will not be effective, and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.
Checks and withdrawal rules: All checks drawn by you must be negotiable and on a form satisfactory to us, or we may refuse to honor. We may refuse any withdrawal or transfer request that you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request that is greater than any applicable frequency permitted or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations.
Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), at our discretion, we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.
If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, you agree that we may pay such item.
See the funds availability policy disclosure for information about when you can withdraw funds you deposit. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return.
Overdrafts: You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you CANNOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you in which we commit to paying overdrafts under certain circumstances, such as an overdraft protection line of credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or onetime debit card transactions if you have not opted into that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.
Multiple signatures, electronic check conversion, and similar transactions: An electronic check conversion transaction is a transaction in which a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.
Notice of withdrawal: We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

PAYMENT ORDER OF ITEMS: The order in which items drawn on your account are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.
When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest items first. Our payment policy will cause your largest, and perhaps more important, items to be paid first (such as your rent or mortgage payment), but may increase the overdraft or NSF fees you have to pay if funds are not available to pay all of the items.
If a check, item or transaction (other than an ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). A fee is imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, point of sale (POS) or by other electronic means. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt into overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to keep careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION
These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except when determining to whom we pay the account funds. Individual Account: An account owned by one person.
Joint Account With Survivorship (And Not As Tenants In Common): Owned by two or more persons. Each of you intends that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. Tenants by the Entireties: An account owned jointly by husband and wife with right of survivorship in which each spouse may act for himself or both spouses in depositing, withdrawing or otherwise dealing with the account during their marriage. Revocable Trust or Pay-On-Death Account: If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares, with right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.
Corporate, Partnership, and other Organizational accounts:
We require a separate authorization form designating the person(s) permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization.

STOP PAYMENTS: A stop payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. Bank's acceptance of a stop payment order does not mean that the item or entry has not yet been paid. Bank shall have no liability resulting from the payment of an item or entry prior to its actual receipt of a stop payment order from Depositor and reasonable time to process the order. If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item might be entitled to enforce payment against you despite the stop payment order. You may stop payment on any item drawn on your account whether you sign the item or not. Your stop payment order is effective for 6 months. Your order will lapse after that time if you do not renew the order in writing before the end of the 6-month period. We are not obligated to notify you when a stop payment order expires. Depositor acknowledges that an item may be converted to an ACH entry (electronic debit) by the payee of the item. Even if Depositor has been given notice by the payee that the item will be converted to an ACH entry, if Bank is not advised that the stop payment is for an ACH entry, the Depositor's stop payment may not be effective. If Depositor places a stop payment order on the item without notifying Bank that it has been converted to an ACH entry, Bank will use reasonable efforts to identify and stop payment of the Entry, but will not be liable to Depositor for payment of the entry, and Bank will not be liable for damages if Bank stops payment on another entry from the same originator or in the same amount which

Bank believes to be the entry representing the converted item. A stop payment order against an item or entry must accurately describe it as to date, number, amount, and payee, and must correctly indicate Depositor's name and the account number. Depositor agrees that it is the current industry standard to process stop payment orders by means of computer technology.
Accordingly, failure of Depositor to provide the above information may result in the item or entry being paid if presented, and Bank will not be liable for such payment. Any errors on Bank's written acknowledgment to Depositor of a stop payment order must be reported by Depositor in writing within 10 calendar days of the written acknowledgement date. A stop payment order remains effective for 6 months from the date Bank receives notice of the order. A stop payment order may be renewed for successive periods equal to its original period of effectiveness if Bank receives a renewal notice prior to the order becoming ineffective. Stop payment order requests, renewals or revocations must be in writing when served upon an employee of the bank during normal banking hours. Stop payment orders can also be initiated by phone or online. Revocations of stop payment orders may be made in person or online. Please refer to our online disclosures for additional terms and conditions regarding online stop payment orders.

TELEPHONE TRANSFERS: A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Other account transfer restrictions are provided separately.

AMENDMENTS AND TERMINATION: We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth in Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. We may close your account without notice if your account has a zero or negative balance. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address and contact information at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to maintain your account after the effective date of the change, you have agreed to the new term(s).

STATEMENTS: You agree to examine your statement of account with reasonable promptness. If you discover (or reasonably should have discovered) any "problems or unauthorized transactions," you must notify us in writing of the relevant facts. For purposes of this section, "problems or unauthorized transactions" include, but are not limited to, missing deposits; missing, stolen or unauthorized checks or other withdrawal orders; checks or other withdrawal orders bearing an unauthorized signature, endorsement or alteration; illegible images; encoding errors made by you or us; and counterfeit checks. You must notify us of any problems or unauthorized transactions within 45 days of your statement date, regardless of how we make your statement of account available to you. You agree that 45 days is a reasonable amount of time for you to review your statement of account and report any problems or unauthorized transactions. In addition, if you fail to timely notify us of any problems or unauthorized transactions as described above, we will not be liable to you for any problems or unauthorized transactions committed by the same person on your account that could have been prevented if you had complied with your obligations under this section to notify us of any problems or unauthorized transactions within 45 days of your statement date.

IF YOU FAIL TO DISCOVER AND REPORT ANY PROBLEMS OR UNAUTHORIZED TRANSACTIONS WITHIN THE 45-DAY PERIOD, YOU LOSE ANY AND ALL RIGHTS YOU MAY HAVE TO ASSERT AGAINST US. THE INFORMATION IN YOUR STATEMENT OF ACCOUNT WILL BE CONCLUSIVELY PRESUMED CORRECT AND WE WILL BE RELEASED FROM ANY AND ALL LIABILITY FOR THE TRANSACTIONS CHARGED TO YOUR ACCOUNT AND FOR ALL OTHER MATTERS COVERED BY OR REFLECTED IN THE STATEMENT OF ACCOUNT.

ACCOUNT TRANSFER: If you attempt to transfer or assign all or a part of your account, we will not be bound by the transfer or assignment until we agree in writing to the transfer or assignment. We are not required to accept or recognize any transfer or assignment. Unless we agree otherwise in writing, any rights of a transferee or assignee will be subject to our right of setoff or prior security interest. We have no obligation to notify you or any other person before disbursing any funds from your account in accordance with what we in good faith believe to be the terms of the transfer or assignment.

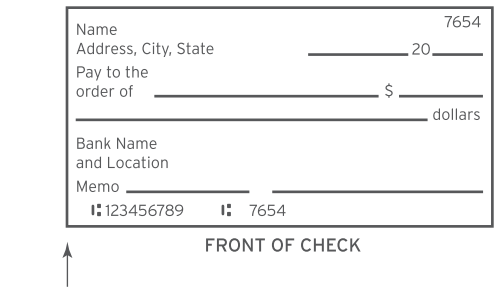
DIRECT DEPOSITS: If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

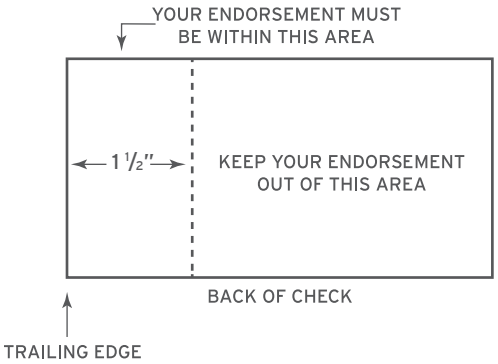
SETOFF DEBTS: If you owe us money now or in the future, you agree that we shall have the right to setoff against any and all funds in your accounts with us (including any joint accounts), and to apply such funds to satisfy all Liabilities (as hereinafter defined) of yours and/or any other joint owner regardless of by whom the funds were deposited and regardless of the source of such funds. The funds in joint accounts, including accounts owned as tenants by the entireties, may be set off by us for any individual or joint debt of any person having withdrawal rights. To the extent that setoff of funds in an account owned by husband and wife as tenants by the entireties would ordinarily not be permitted by law for a debt of only one of the spouses, both spouses and all persons having rights of withdrawal hereby waive that right and consent to setoff for either an individual or joint debt owed by one or both of them to this bank. This waiver applies to debts on which any one of you is liable, whether jointly with another, individually, or those on which you are secondarily liable. We will not be liable for the dishonor of any withdrawal, debit or check when the dishonor occurs because we setoff a debt against the account pursuant to this paragraph. You agree to indemnify and hold us harmless from any claim arising as a result of our exercising our right to setoff. "Liabilities" means and includes all indebtedness, obligations, and liabilities of any account owner for borrowed money, lease obligations, service charges, fees, or a judgment debt.
This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account.

RESTRICTIVE LEGENDS: The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

CHECK PROCESSING: We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all account holders.

ENDORSEMENTS: We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.
To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 11/2" of the "trailing edge" of a check. Endorsements must be made in blue or black ink so they are readable.
As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 11/2" of that edge.





It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement. These endorsement guidelines apply to both personal and business checks.

CREDIT VERIFICATION: You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit-reporting agency.

TELEPHONIC INSTRUCTIONS: Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voicemail or on a telephone answering machine.

WAIVER OF NOTICES: You waive any notice of nonpayment, dishonor or protest regarding any items credited to or charged against your account.

ACH AND WIRE TRANSFERS: This agreement is subject to Article 4A of the Uniform Commercial Code Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by Automated Clearing House Association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account, and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES: Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed, so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

STALE DATED CHECKS: We are not obligated to, but may at our option, pay a check presented for payment more than six months after its date. If you do not want us to pay a stale dated check, you must place a stop payment order on the check in the manner we have described.

UNCLAIMED PROPERTY: The law establishes procedures under which unclaimed property must be surrendered to the state. Generally, the funds in your account are considered unclaimed if you have not had any activity on your account over a period of years or otherwise indicated an interest in the account. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

DEATH OR INCOMPETENCE: For sole owner accounts: We may continue to honor checks, items, and instructions until: (a) we are notified of the death or incompetence of the account owner and (b) we have had a reasonable opportunity to act on that knowledge.

UTMA ACCOUNTS: Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the custodian (or successor custodian) are for the child's benefit. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

FIDUCIARY ACCOUNTS: Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CASH TRANSACTION REPORTING: The law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION: Federal tax law requires us to report interest payments we make to you of $10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS

a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LOST, DESTROYED, OR STOLEN CASHIER'S CHECKS: Under some circumstances, you may be able to assert a claim for the amount of a lost, destroyed, or stolen cashier's check. To assert the claim: (a) you must be the remitter or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the 90th day after the date of the check. Therefore, your claim is not enforceable until the 90th day after the date of the check, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

DEPOSITS BY MAIL: You may deposit checks by mail. You should endorse the check being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the check is credited to the correct account. If you do not use your pre-encoded deposit slip or provide us with instructions indicating how or where the check should be credited, we may apply it to any account or any loan balance you have with us, or we may return the check to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT: If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, at our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY: It is your responsibility to protect the account number(s), online credentials and access device(s) (e.g., an ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.
You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

Debit cards: If we issue debit cards to you for conducting transactions at ATMs, or purchasing goods or services from merchants, you agree that such cards are our property, may be canceled at any time without notice to you and will be surrendered upon our request. You acknowledge that the personal identification number (PIN) assigned has the same legal effect as your signature and is personal and confidential. You agree to take all reasonable precautions so that no one else learns the PIN on your debit cards, and not to keep a record of your PIN in the same wallet or place as your bank cards. You agree that if you give your debit card and PIN to another person to use, you will be responsible for the use of that card by such person. You agree to report to us any loss or theft of debit cards or any other problems concerning your account. Your rights and liability will be set forth in the Electronic Fund Transfers Your Rights and Responsibilities section of this document.
Account numbers: Thieves can encode your account number on a check, which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a "remotely created check." Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). For example, if you provide your account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from your account. If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. We will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.
Blank checks: You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. You may be asked to close your account and reopen a new account. If you refuse to close your account, you agree to execute a hold harmless agreement releasing us from liability in the event a blank check is paid that you did not authorize. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care that substantially contributes to the loss.

REMOTELY CREATED CHECKS: Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.
You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; (3) you agree to indemnify and hold us harmless against any and all claims; and (4) if a check is returned, you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE: You will not use your account to conduct transactions relating to unlawful internet gambling or any illegal activity. Because we are required to prevent transactions involving unlawful internet gambling, we may refuse any gambling transaction that is not conducted in person, whether that gambling is lawful or not. We may also refuse any transaction that we reasonably believe may involve illegal activity.

MONITORING AND RECORDING TELEPHONE CALLS: We may monitor or record phone calls for security reasons and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

CLAIM OF LOSS: If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals): We may impose early withdrawal penalties on a withdrawal from a time account, even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES: You are responsible for notifying us of any change in your address, contact information or your name. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us.

RESOLVING ACCOUNT DISPUTES: We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

ACCOUNT ORGANIZATION: We have organized checking accounts in a nontraditional way. Your account consists of two sub accounts. One of these is a checking sub account, and you will transact business on this sub account. The other is a non-transaction sub account. If your checking account earns interest, the interest rate will apply to both sub accounts. If your checking account does not earn interest, no interest will be paid on either sub account. You cannot directly access the non-transaction sub account, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between sub accounts from time to time at no cost to you. We will make these automatic transfers so that your ability to use your funds through your checking sub account will be no different than for traditional checking accounts. We will not allow more than six transfers per monthly statement period from the non-transaction sub account. You will not see any difference between the way your checking account operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

INTERNATIONAL ACH TRANSACTIONS: Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend the processing of an IAT and potentially affect the settlement and/or availability of such payments.

BINDING ARBITRATION: At our request or your request, a dispute concerning your deposit account will be decided by binding arbitration under the commercial arbitration rules of the American Arbitration Association. Arbitration involves the review and resolution of the dispute by a neutral party. It will be used in place of a trial before a judge and jury in a formal court of law. The arbitration will be brought individually and not as part of a class action. If it is brought as a class action, it must proceed on an individual (non-class, non-representative) basis. YOU UNDERSTAND AND KNOWINGLY AND VOLUNTARILY AGREE THAT YOU AND WE ARE WAIVING THE RIGHT TO A TRIAL BY JURY AND THE RIGHT TO PARTICIPATE OR BE REPRESENTED IN ANY CLASS ACTION LAWSUIT. You are free to terminate your relationship with us if you don't agree with this change. If you continue to use your deposit account, arbitration will apply to all disputes, whether they arose in the past or arise in the future.

NOTICE OF NEGATIVE INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The provisions of the Electronic Funds Transfer Act and Federal Reserve's Regulation E apply specifically to consumer accounts only. Non-consumer accounts are not covered by these provisions. This Agreement and Disclosure governs the use of electronic fund transfer (EFT) services offered in conjunction with your checking, savings or other accounts with Seacoast National Bank. These services include preauthorized transfers to and from your account, such as automated deposits of Social Security checks, and all transactions resulting from the use of the Seacoast National Bank ATM/Debit Card through an automated teller machine (ATM), a point of sale (POS) terminal or any other use of the card. In consideration of the EFT services made available to you and any other person using the EFT services in conjunction with the account (who, by such use, agrees to be bound hereby), by signing, accepting or using the EFT service agrees to the terms and conditions in this Agreement and Disclosure.
Indicated below are types of electronic fund transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.
Electronic fund transfers initiated by third parties: You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be onetime occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits: You may make arrangements for certain direct deposits to be accepted into your checking, savings, and money market account(s).
- Preauthorized payments: You may make arrangements to pay certain recurring bills from your checking, savings, and money market account(s).
- Electronic check conversion: You may authorize a merchant or other payee to make a onetime electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- Electronic returned check charge: You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Seacoast National Bank ATM Card transactions (types of transfers and dollar limitations): Each day you may access your account(s) using your ATM card and personal identification number to:

- Get cash withdrawals up to $500.00 from checking, savings, or money market account(s) at an ATM terminal
- Transfer funds among checking, savings, and money market account(s)
- Get information about the account balance of your checking, savings, and money market accounts

Some of these services may not be available at all terminals.

- Your Seacoast National Bank ATM Card may not be used to make point of sale (POS) transactions.

Seacoast National Bank Debit Card transactions: You may access your checking account to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant (if the merchant permits) or from a participating financial institution, and do anything that a participating merchant will accept. In addition to the above, using your debit card, each day you may:

- Make purchases up to $2,500.00 at participating VISA® merchants
- Perform cash advances up to $500.00

Currency conversion: When you use your VISA® Debit Card at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The currency conversion rate used to determine the transaction amount in U.S. dollars is either a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date (in which the rate may vary from the rate VISA® itself receives) or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory against illegal use: You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Cardholder Notice: As a member of the NYCE Network, Seacoast National Bank's VISA® branded debit cards allow transactions to be initiated without a PIN.

Merchants must provide a clear way of choosing to make a VISA® Debit Card transaction if they support this option. Transactions completed outside the VISA® network may not carry the same terms as those processed over the VISA® Network.

Arrangements with other organizations: From time to time, we may enter into arrangements with other electronic fund transfer system owner/operators of ATMs and/or retail organizations to enable you to use your ATM card in their ATMs. These organizations may impose transaction fees on transactions performed at their machines. Also, the types of transactions and services available through their machines may vary from those provided through Seacoast National Bank's ATMs. Deposits of any type will not be permitted at their machines.

ATM operator/network fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).

- Refer to the separate fee schedule for any ATM charges we may impose.

DOCUMENTATION

- Terminal transfers: You can get a receipt at the time you make a transfer to or from your account using an ATM or point of sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- Preauthorized credits: If you have arranged to have direct deposits made to your account, you can call us to find out whether or not the deposit has been made.
- Periodic statements: You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly.

STOP PAYMENT OF PREAUTHORIZED PAYMENTS

- Right to stop payment and procedure for doing so: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Refer to the Account Fees & Service Charges brochure for charges and other restrictions that may be imposed.
- Notice of varying amounts: If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.) In order to stop payment, you must notify us of the exact dollar amount 3 business days or more before the scheduled payment.
- Liability for failure to stop payment of preauthorized transfer: If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
(2) If you have an overdraft line and the transfer would go over the credit limit.
(3) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
(4) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
(5) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will only disclose information to third parties about your account or the transfers you make:

(1) When it is necessary for completing transfers;
(2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
(3) In order to comply with government agency or court orders; or
(4) As explained in the Privacy Disclosure contained elsewhere in this document.

UNAUTHORIZED TRANSFERS

(a) Consumer liability:

- Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.
  If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission (if you had told us), you could lose as much as $500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days of your statement date, regardless of how we make your statement of account available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.
  If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- Additional Limit on Liability for VISA® Debit Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your personal identification number, which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer: If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

CUSTOMER RESPONSIBILITY
The card may be used only by the person named thereon; provided, however, that if you authorized another person to use the card in violation of this Agreement, you agree to assume responsibility for such use, and we will be entitled to charge your account for all such transactions by you or the authorized person.

SECURITY PRECAUTIONS
You understand the necessity to protect the confidential nature of the personal identification number (PIN) and not to disclose it to anyone or write it where it is available to others by lawful or unlawful means. Failure to keep your PIN confidential can result in access to your account in the event of loss or theft.

OWNERSHIP OF CARD
Your privilege to use the card may be cancelled by us at any time. The card shall remain the property of Seacoast National Bank and will be surrendered upon demand or upon the closing of your account(s) with us.

APPLICABLE RULES AND LAWS
All EFT transactions, including those transactions involving the use of the card, shall be governed by this Agreement and Disclosure, the bank's signature card agreement, account contracts and the normal rules governing your account, and by state and federal laws.

ERROR RESOLUTION NOTICE
In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this document, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days of your statement date, regardless of how we make your statement of account available to you on which the problem or error appeared.
(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.
If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a VISA® Debit Card purchase and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a VISA® Debit Card purchase and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.
You may ask for copies of the documents that we used in our investigation.

SEACOAST NATIONAL BANK
P.O. BOX 9012, STUART, FLORIDA 34995
Business Days: Monday through Friday, excluding federal holidays
Phone: 800-706-9991 (Toll Free) or 772-287-4000 (For outside the U.S.)
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT
FACILITY USER PRECAUTIONS
As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.
1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your personal identification number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.
Our general policy is to make funds from your cash, check, and electronic direct deposits available to you on the business day we receive your deposit. Check deposits made at a Seacoast automated teller machine (ATM) will be available to you on the first business day after the day we receive your deposit. The length of the delay is counted in business days from the day of deposit. Every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit at any Seacoast branch during regular business hours on a business day, we will consider that day to be the day of your deposit. If you make a deposit at a Seacoast ATM before 7:00 p.m. on a business day, we will also consider that day to be the day of your deposit. However, if you make a deposit on a nonbusiness day or at a Seacoast ATM after 7:00 p.m., we will consider that deposit made on the next business day.
Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid. Your transactions, including checks and other items, are subject to verification. Your account may be adjusted if the funds are not collectable or an error is discovered.
If we cash a check for you or accept a check for deposit and provide immediate availability of those funds, we may place a hold on an equal amount that you have in any of your other accounts at SNB. The hold will last the same amount of time as described within the policy for the type of check cashed or deposited and made available.

LONGER DELAYS MAY APPLY
Case-by-case delays: In some cases, we will not make all the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check you deposit, funds may not be available until the 1st or 2nd business day after the day of your deposit. If we delay availability until the 2nd business day, the first $200 of your deposits will be available the day of your deposit.
If we are not going to make all of the funds from your deposit available on the business day we receive your deposit, we will notify you in writing of the delay. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.
If you need the funds from a deposit right away, you should ask us when the funds will be available.
Safeguard exceptions: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.
You deposit checks totaling more than $5,000 on any one day.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last 6 months.
There is an emergency, such as failure of computer or communications equipment.
You are a new customer and your account has been opened for less than 30 days.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 4th business day after the day of your deposit.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?
To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.
Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.
What are my rights regarding substitute checks?
In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, non-sufficient funds fees).
The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.
If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.
We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?
If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Seacoast National Bank
Customer Service Department
P.O. Box 9012
Stuart, FL 34995
800-706-9991 (Toll Free) or 772-287-4000 (For outside the U.S.)

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: your name and account number, the check number, the name of the person to whom you wrote the check, and the amount of the check.

If you tell us orally, we may require that you provide us a confirmation of your claim in writing within 10 business days. In that case, the day we receive your written claim will be the day your claim is considered received. Your rights under this section are governed by the "Check 21 Act" and any implementing regulations.

ATM AND EVERYDAY DEBIT CARD TRANSACTION OVERDRAFT SERVICE DISCLOSURE

Due to changes in federal banking regulations, we require that you give us permission ("opt-in") in order for us to provide overdraft protection, which allows us to authorize and pay ATM or everyday debit card transactions at our discretion, even when you do not have sufficient funds in your account. We offer this as a convenience and to provide a safety net to our customers.

What does this mean?
If you "opt-in," you authorize us to continue to cover and charge a fee for your ATM and everyday debit card transactions if you do not have sufficient funds in your account.
While we do not guarantee that we will always authorize and pay any type of transaction, if you do not "opt in," ATM or everyday debit card transactions it would result in an overdraft that will be declined unless you have another overdraft protection plan, such as automatic transfers from another deposit account into your checking account. For example, if you are purchasing groceries with your debit card and do not have sufficient funds in your account, and you have not "opted-in," your transaction will be declined.
By "opting-in" to this overdraft service for ATM and everyday debit transactions, you will not incur any fees unless you overdraw your account. It simply provides you with peace of mind. To "opt-in" for this overdraft service and to request us to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may:

- Visit us online at www.seacoastbank.com/util/odinfo.pdf
- Call us at 800-706-9991
- Online banking customers may also "opt-in" by clicking on the link available on the account summary screen in online banking.

We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
What fees will be charged if Seacoast National Bank pays your overdraft?

- We will charge you a fee of up to $35.00 for each overdraft item.
- If your account is overdrawn for 4 or more days, we will charge an additional $5.00 per day.
- There is no daily limit on the total fees we can charge you for overdrawing your account.

Note: You may opt-in or opt-out of this service at any time.

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Custom TCM10s,9a,2be,3o,4t,8d

FACTS: WHAT DOES SEACOAST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depends on the product or service you have with us. This information may include: • Social Security number and income • Credit history and credit scores • Account balances and account transactions When you are no longer our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personalinformation; the reasons Seacoast National Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SEACOAST NATIONAL BANK SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes: Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes: To offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes: Information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes: Information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions? Call toll-free 800.706.9991 or go to SeacoastBank.com

WHAT WE DO	
How does Seacoast National Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Seacoast National Bank collect my personal information?	We collect your personal information, for example, when you: • Open an account • Apply for a loan • Use your credit or debit card • Make deposits or withdrawals from your account • Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Seacoast National Bank's affiliates include property service companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Seacoast National Bank does not share information with nonaffiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include our credit card partner, securities broker dealer, leasing, and service providers.

OTHER IMPORTANT INFORMATION	
State Law	We follow state law if state law provides you with additional privacy protections. For example, we automatically treat customers with a Vermont mailing address as having limited our sharing with affiliates and nonaffiliates, unless you give us authorization for such sharing.
Important Notice about Credit Reporting	We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Privacy Model Disclosure | PRIV-MODEL 8/1/2010
VMP® Bankers Systems™ | Wolters Kluwer Financial Services
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ACCOUNT FEES & SERVICE CHARGES

Effective February 5, 2015

DEPOSIT	
Account closing (90 days from open date)	$ 30.00
IRA Closing Fee	$ 25.00
Coin (per roll deposited)	$ 0.10
Currency (per strap deposited)	$ 0.60
Collection fees (customer only)	
Outgoing & incoming	$ 20.00
Canadian Check Collection	1.00%
Bond coupon processing (per envelope)	$ 6.00
Dormant account (per month)[1]	$ 15.00
Excessive transactions	
Money Market Account (per month)	$ 10.00
Savings Account (per transaction)	$ 3.00
Garnishment/Execution/Levies	$ 200.00
Non-Sufficient Funds/Overdrafts	
For each item	$ 35.00
Accounts overdrawn 4 consecutive days will be subject to a daily fee	$ 5.00
Overdraft protection transfer	$ 10.00
Privately printed checks reject charge fee (per check)	$ 1.00
Return deposited item	$ 8.00
Re-deposit of Returned Item	$ 3.00
Return Mail (per month)	$ 5.00
Stop payment	$ 32.00

RESEARCH	
Per hour (one hour minimum, plus costs below)	$ 30.00
Per check image	$ 3.00
Per statement copy	$ 5.50
Balancing (per hour)	$ 30.00

ATM DEBIT CARD	
Inquiry or transactions at non-Seacoast ATMs	$ 2.00
Cash advance	$ 2.00
International transaction conversion	1.00%
Visa® Non-Currency Conversion	0.80%

WIRE TRANSFER	
Domestic	
Outgoing	$ 25.00
Incoming	$ 15.00
International	
Outgoing	$ 50.00
Incoming	$ 35.00
Verification	$ 5.00

ONLINE BANKING	
Personal	
With select accounts	No Cost
Outgoing external transfer (per item)	$ 3.00
Digital deposits (per item)	No Cost
Business[2]	
Standard (up to 3 accounts)	No Cost
Plus (up to 5 accounts)	$ 15.00
$5.00 for each additional account	

ONLINE SERVICES	
Direct Connect (per month)	
Personal	$ 6.95
Business	$ 14.95

MOBILE BANKING	
Personal	
With select accounts	No Cost
Digital deposits	No Cost
Business	
With all account types	No Cost
Digital deposits	No Cost

LOAN	
Reamortization schedule	$ 250.00
Estoppel letter and payoff processing fee	$ 25.00
Research per hour	$ 30.00
Research per photocopy	$ 1.00
Subordination Agreement	$ 150.00
Faxed	$ 15.00

SAFE DEPOSIT BOX[3]	
2 x 5	$ 35.00
3 x 5	$ 45.00
3 x 10	$ 65.00
5 x 5	$ 55.00
5 x 10	$ 90.00
10 x 10	$ 150.00
18 x 11	$ 180.00
36 x 11	$ 300.00
Late Fee	$ 10.00
Lost Key	$ 20.00
Drilling	$ 200.00

OTHER	
Visa® Gift Cards	$ 5.00
Cashier's Checks	$ 6.00
Money Orders ($750.00 or less)	$ 2.50
Foreign draft purchase	$ 15.00
Check printing (prices vary depending on style and quantity)	
Temporary Check (3 for $1.00)	$ 1.00
Notary Service (Non-Customer)	$ 10.00
Photocopy (per page, $1.00 minimum)	$ 0.25
Fax (1st page)	$ 2.50
Each Additional Page	$ 1.50
Check Cashing (Non-Customer, non-payroll)	$2.00 per $100.- min. $5.00

1. 12 months for checking accounts / 24 months for savings accounts.
2. These fees only apply to new Business Online Banking customers enrolled after October 24, 2014.
3. These fees become effective upon your annual renewal date. Discounts may apply based on your relationship.

DIVIDEND REINVESTMENT & STOCK PURCHASE PLAN

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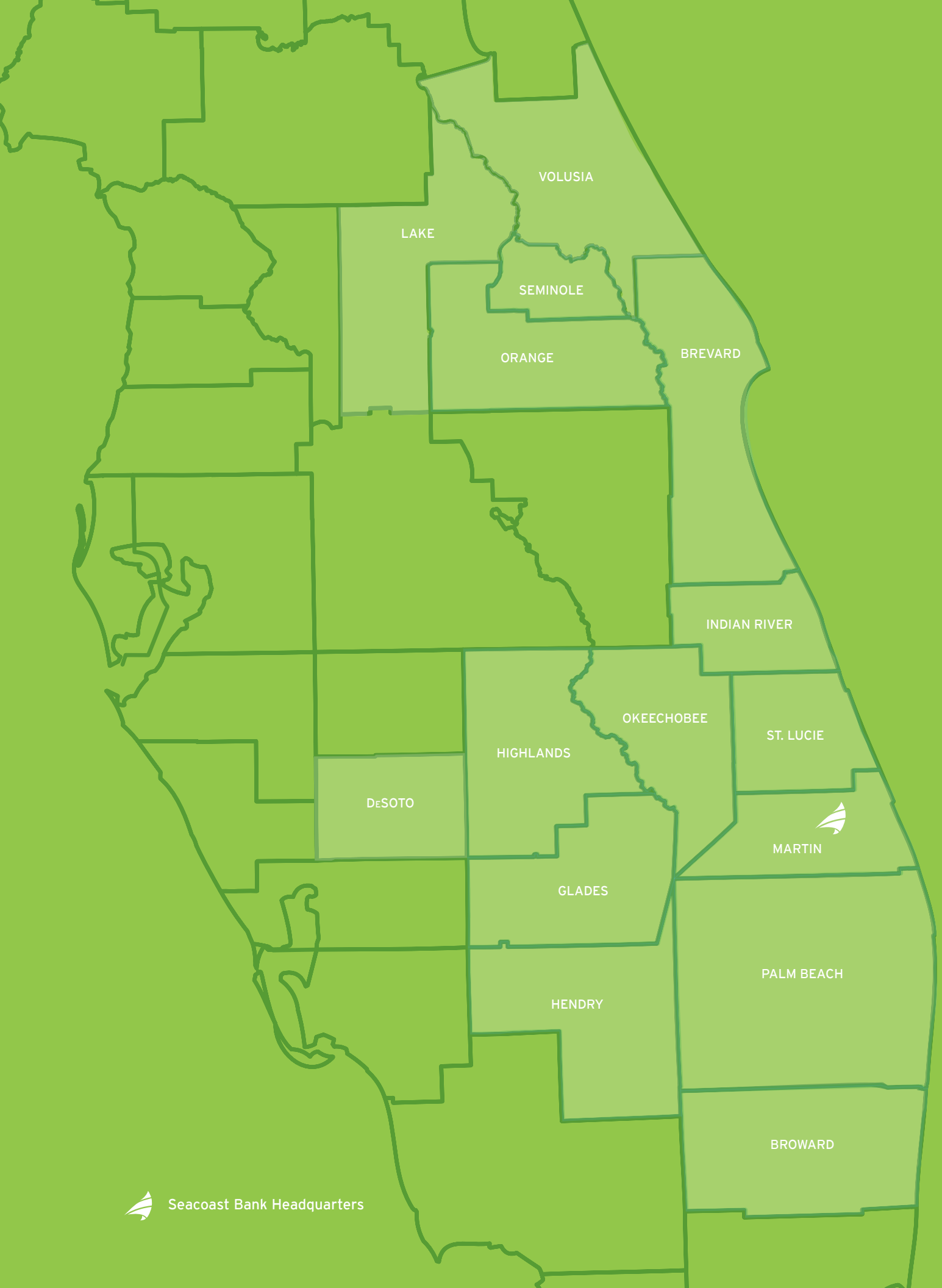
HOURS & LOCATIONS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GLADES
PALM BEACH
HENDRY
BROWARD
Seacoast Bank Headquarters

BREVARD COUNTY

MELBOURNE 300 S Harbor City Blvd. Melbourne, FL 32901	Phone: 321.953.2265	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6
TITUSVILLE 4250 S Washington Ave. Titusville, FL 32780	Phone: 321.269.4001	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6
VIERA/SUNTREE 105 Capron Tr. Viera, FL 32940	Phone: 321.242.2150	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6

DESOTO COUNTY

ARCADIA 1601 E Oak St. Arcadia, FL 34266	Phone: 863.491.4100	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 8-5 Fri 8-6 Sat 9-12

GLADES COUNTY

MOORE HAVEN 501 U.S. Highway 27 Moore Haven, FL 33471	Phone: 863.946.2900	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 8-5 Fri 8-6

HENDRY COUNTY

CLEWISTON 300 S Berner Rd. Clewiston, FL 33440	Phone: 863.983.9113	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 8-5 Fri 8-6 Sat 9-12
LABELLE 17 N Lee St. LaBelle, FL 33935	Phone: 863.675.2300	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 8-5 Fri 8-6 Sat 9-12

HIGHLANDS COUNTY

LAKE PLACID 199 U.S. Highway 27 North Lake Placid, FL 33852	Phone: 863.465.4834	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 8-5 Fri 8-6

INDIAN RIVER COUNTY

CARDINAL WEALTH MANAGEMENT CENTER 2940 Cardinal Dr. Vero Beach, FL 32963	Phone: 772.231.4218	Lobby: Mon-Fri 8:30-5	
SEBASTIAN U.S. 1 1627 U.S. Highway 1, Suite 107 Sebastian, FL 32958	Phone: 772.581.2430	Lobby: Mon-Fri 8-6 Sat 8-2	Drive-up: Mon-Fri 7:30-6 Sat 8-2
SEBASTIAN WEST 1110 Roseland Rd. Sebastian, FL 32958	Phone: 772.581.1341	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6

SOUTH VERO SQUARE 752 S U.S. Highway 1 Vero Beach, FL 32962	Phone: 772.564.8801	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6
VERO 12TH STREET 1206 U.S. Highway 1 Vero Beach, FL 32960	Phone: 772.564.8816	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
VERO S.R. 60 6030 20th St. Vero Beach, FL 32966	Phone: 772.778.4627	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12

LAKE COUNTY

CLERMONT 1000 East Highway 50 Clermont, FL 34711	Phone: 352.394.3699	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Fri 8-6 Sat 9-12
EUSTIS 15119 U.S. Highway 441 Eustis, FL 32726	Phone: 407.469.2680	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6

MARTIN COUNTY

COLORADO AVENUE 815 Colorado Ave. Stuart, FL 34994	Phone: 772.221.2760	Lobby: Mon 8:30-4 Tue-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6
COVE ROAD 5755 SE Federal Highway Stuart, FL 34997	Phone: 772.221.3035	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
HOBE SOUND 11711 SE Federal Highway Hobe Sound, FL 33455	Phone: 772.546.5098	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6
JENSEN BEACH 1000 NE Jensen Beach Blvd. Jensen Beach, FL 34957	Phone: 772.225.7717	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
MARTIN DOWNS 2601 SW High Meadow Ave. Palm City, FL 34990	Phone: 772.221.2601	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
SEWALL'S POINT 3727 SE Ocean Blvd., Suite 102 Stuart, FL 34996	Phone: 772.463.5780	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6
WEDGEWOOD COMMONS 3200 SE Federal Highway Stuart, FL 34997	Phone: 772.221.3046	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12

OKEECHOBEE COUNTY

NORTH PARROTT 500 N Parrott Ave. Okeechobee, FL 34972	Phone: 863.467.5330	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 8-5 Fri 8-6 Sat 9-12
SOUTH PARROTT 1409 S Parrott Ave. Okeechobee, FL 34974	Phone: 863.467.4663	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 8-5 Fri 8-6 Sat 9-12

ORANGE COUNTY

APOPKA 345 E Main St. Apopka, FL 32703	Phone: 407.889.7434	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6
MAITLAND 541 S Orlando Ave. Maitland, FL 32751	Phone: 407.647.7100	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 8-5 Fri 8-6
WINTER GARDEN 13207 W Colonial Dr. Winter Garden, FL 34787	Phone: 407.877.0909	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6
WINTER PARK 1031 W Morse Blvd. Winter Park, FL 32789	Phone: 407.629.9089	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6

PALM BEACH COUNTY

JUPITER 585 W Indiantown Rd. Jupiter, FL 33458	Phone: 561.744.4336	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 8-5 Fri 8-6 Sat 9-12
LANTANA 2000 Lantana Rd. Lantana, FL 33462	Phone: 561.582.2310	Lobby: Mon-Thu 8-5 Fri 8-6	Drive-up: Mon-Fri 8-6 Sat 9-12
PALM BEACH LAKES 2055 Palm Beach Lakes Blvd. West Palm Beach, FL 33409	Phone: 561.615.5000	Lobby: Mon-Thu 8-5 Fri 8-6	Drive-up: Mon-Fri 8-6
PGA BOULEVARD 3001 PGA Blvd., Suite 100 Palm Beach Gardens, FL 33410	Phone: 561.691.8380	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 8-5 Fri 8-6
TEQUESTA 710 N U.S. Highway 1 Tequesta, FL 33469	Phone: 561.744.4340	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Thu 8-5 Fri 8-6

SEMINOLE COUNTY

OVIEDO 2839 Clayton Crossing Way Oviedo, FL 32765	Phone: 407.677.9779	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6
SANFORD 3791 W 1st St. Sanford, FL 32771	Phone: 407.330.3266	Lobby: Mon-Thu 9-4 Fri 9-6	Drive-up: Mon-Fri 8-6

ST. LUCIE COUNTY

BAYSHORE 247 SW Port St. Lucie Blvd. Port Saint Lucie, FL 34984	Phone: 772.871.6601	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
FORT PIERCE 1901 S U.S. Highway 1 Fort Pierce, FL 34950	Phone: 772.466.3401	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Wed 7:30-5 Thu-Fri 7:30-6 Sat 9-12
GATLIN BOULEVARD 1790 SW Gatlin Blvd. Port Saint Lucie, FL 34953	Phone: 772.807.8158	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
ST. LUCIE WEST 1100 SW St. Lucie West Blvd. Suite 101 Port Saint Lucie, FL 34986	Phone: 772.879.3207	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
TIFFANY 9698 S U.S. Highway 1 Port Saint Lucie, FL 34952	Phone: 772.337.6108	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12
WESTMORELAND BOULEVARD 1108 SE Port St. Lucie Blvd. Port Saint Lucie, FL 34952	Phone: 772.337.6116	Lobby: Mon-Thu 9-4 Fri 9-6 Sat 9-12	Drive-up: Mon-Thu 7:30-5 Fri 7:30-6 Sat 9-12

VOLUSIA COUNTY

ORMOND BEACH 1240 W Granada Blvd. Ormond Beach, FL 32174	Phone: 386.672.3003	Lobby: Mon-Thu 9-5 Fri 9-6	Drive-up: Mon-Thu 8-5 Fri 8-6
PORT ORANGE 405 Dunlawton Ave. Port Orange, FL 32127	Phone: 386.304.6577	Lobby: Mon-Thu 9-5 Fri 9-6	Drive-up: Mon-Thu 8-5 Fri 8-6

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