



TREASURY (CASH) MANAGEMENT

A step-by-Step Guide to your Treasury (Cash) Management Conversion



We're excited to partner with you to ensure a smooth transition. Beginning **Monday, July 13**, you'll gain access to powerful new tools and features designed to help your business thrive, including:

- ✓ **Extended Cutoff Times** for greater payment flexibility (*refer to page 8 for details*)
- ✓ **Payment Options**, including ACH, wires and additional services
- ✓ **Enhanced Security** with token-based authentication for ACH & Wire Origination

What You Need to Know

This guide outlines key dates and essential steps to take before and during conversion weekend, so you know exactly what to expect and how to stay on track.

Look for the checkbox icon to easily identify items that require your attention or action.

Register Now for our Online Banking Webinars

Discover how to make the most of Seacoast Bank's advanced online banking features and save time managing your business. Enroll today at SeacoastBank.com/WelcomeCitizensFirst

What You Need to Do

Register for training. Scan the QR code to register for one of the upcoming sessions listed below.

General Sessions

Recommended for all Treasury (Cash) Management users

- Tuesday, July 7 | 10 AM - 11 AM
- Wednesday, July 8 | 3 PM - 4 PM
- Tuesday, July 14 | 10 AM - 11 AM

Positive Pay Sessions

Strongly recommended for all Positive Pay users

- Wednesday, July 8 | 10 AM - 11 AM
- Wednesday, July 15 | 10 AM - 11 AM



All time references within this guide are Eastern Time (ET).

Important Reminder



Be sure to **add @SeacoastBank.com to your email safelist**. Add addresses ending in @SeacoastBank.com so important messages don't go to spam.

Need help? We're here for you.



Call **866.414.2223** or email us at **TMCustomerCare@SeacoastBank.com**. Representatives are available Mon-Fri 8 AM - 6 PM.

MONTHLY SERVICE CHARGES & TREASURY (CASH) MANAGEMENT FEES

To give you time to review your Seacoast Bank account features and qualifications, Seacoast Bank will **waive monthly maintenance fees** and any applicable per-item or paper statement fees **for a limited time**.

What's Included in the Waiver?

- ✓ **Monthly Maintenance Fees** and any applicable per-item or paper statement fees for your account
- ✓ **Analyzed Treasury (Cash) Management Service Fees** for accounts including Commercial Analyzed Checking, Business Checking, Business Checking Plus, IOTAs and Public Funds



Seacoast Bank will waive monthly maintenance fees and any applicable per-item or paper statement fees for a limited time.

What's NOT Included in the Waiver?

Beginning July 13, certain fees not included in your monthly service charge plan will still apply. These may include, but are not limited to: Overdraft and overdraft protection fees, Stop payment fees, Dormant account fees, Wire transfer fees (domestic and international). These fees will follow Seacoast Bank's pricing as outlined in your Welcome Packet.

When Will Charges Be Assessed?

- Applicable monthly maintenance, per-item and paper statement fees will appear on account statements issued on or after the dates below. These fees reflect account activity from the prior 30 days.
 - » **Statements starting October 1, 2026:** Commercial Analyzed Checking and Public Fund Interest Checking
 - » **Statements starting August 1, 2027:** Business Checking, Business Checking Plus, Premium Business Checking and Public Fund Checking
- Beginning with statements issued on or after October 1, 2026, Treasury Management fees will also be billed for the prior month's activity. Any future changes will be communicated with at least 30 days' notice or during a relationship review with your Relationship Manager.

ONLINE & MOBILE BANKING (DIGITAL BANKING)

Important Dates

- **Friday, July 10 at 3 PM:** Access to Citizens First Bank Online & Mobile Banking will end. You will have read-only access to the Citizens First Bank Online Banking platform from July 13 to July 31 to view or download your transaction history.
- **Friday, July 10:** At the close of business, Citizens First Bank will mail your final paper statement for all deposit and loan accounts. This will be a one-time paper mailing for every customer, including those who typically receive eStatements.
- **Monday, July 13:** Access to Seacoast Bank Online & Mobile Banking becomes available at SeacoastBank.com. You'll receive an email with login instructions and any important updates.

What You Need to Do

- **Download your historical statements before July 10 at 3 PM.**
- **Install the Seacoast Mobile Banking app beginning July 13.**
- **Set up eStatements:** Starting **July 13**, log in to Seacoast Bank Online Banking and navigate to **eStatements & Notices > eStatement Delivery** to confirm your preferred delivery method.
- **Update Quicken®/QuickBooks®:** Import/Export your transactions and deactivate your Citizens First Bank accounts **before July 10 at 3 PM.**
- **Review your transfers, including any recurring or external items.** Recurring transfers will automatically move to your Seacoast Bank Online Banking profile. External transfers will not be supported for business customers using Personal Online Banking.

Know What's Changing

- **Internal Transfers:** Can be set up with dual authority.
- **External Transfers:** Business customers using Personal Online Banking will no longer be able to set up external transfers.

New Features & Enhancements

- **Enhanced security** as tokens are now required for ACH and Wire online origination.
- **Later cutoff times** with online mobile deposit availability extended to **7 PM** on business days.

BILL PAY

Important Dates

- **Thursday, July 9 at 5 PM:** Access to Citizens First Bank Bill Pay ends. Please schedule all payments before **5 PM** to meet processing deadlines.
- **Monday, July 13:** Seacoast Bank Bill Pay becomes available.

What You Need to Do

- **Schedule all payments prior to July 9 at 5 PM.**
- **Review your scheduled and recurring payments.** Payments scheduled before 5 PM on July 9 will process as normal.
- ⚠ **Beginning July 13,** administrators **must enable Bill Pay access and assign limits** and accounts for your Sub Users.

Know What's Changing

- **Your payees, funding accounts, future-date and recurring payments will transfer automatically.** No need to re-enter payee information.
- **Bill Payment Check Images** will be available in Online Banking once cleared.

New Features & Enhancements

- Enhanced security and control within Seacoast Bank's Bill Pay platform.

ACH ORIGATION

Important Dates

- **Monday, July 13:** Seacoast Bank ACH Origination services become active.
- **Monday, July 20 and onward:** Any originated ACH transactions with an **effective date of July 20 or later** must be re-entered and approved on or after **July 13**.

What You Need to Do

- **Download your Token:** Install the **Symantec VIP Access app** on your mobile phone. You'll be prompted to enter your credential ID during your initial login. **See page 7 to download the app.** If you prefer a physical token, please contact the Treasury (Cash) Management Customer Care team at 352.751.2138.
- **Approve recurring ACH on/after July 13.** Please note:
 - » Recurring ACH credits process **one business day earlier** if the scheduled date falls on a weekend or holiday.
 - » Recurring ACH debits process **one business day later** if the scheduled date falls on a weekend or holiday.
- **Update Nacha file headers:** If you upload Nacha-formatted files, please email **TMCustomerCare@SeacoastBank.com** for guidance on updating the ACH file header.
- **Verify recipients and templates.** The morning of **July 13**, confirm that all recipients and templates appear correctly.

Know What's Changing

- **Transaction and daily limits:** Your current ACH limits will migrate to Seacoast and remain the same.
- **Cutoff times**
 - » Same Day ACH is **1:55 PM**.
 - » Next-day or future-dated ACH is **6 PM**.

New Features & Enhancements

- Same Day ACH now available.
- Later cutoff time of **6 PM** for next day/future dated ACH

ACH POSITIVE PAY

Important Dates

- **Monday, July 13:** There will be no ACH Positive Pay decisions to make.
- **Tuesday, July 14:** You will receive your ACH Positive Pay alerts and you will be able to decision any ACH Positive Pay Exceptions on Seacoast Bank Online Banking platform.

What You Need to Do

- **Starting July 14,** manage ACH Positive Pay directly within digital banking and mobile app.

Know What's Changing

- Your ACH Authorization Rules will transfer to Seacoast Bank's system.
- The posting order will change:
 - » At Seacoast Bank, ACH debits post to your account first. The following morning, you will then make Pay/Return decisions on any exception items.
 - » Currently your ACH debits are decided before posting. This order will be reversed.
- ACH Positive Pay will be available on the Seacoast Mobile Banking App, allowing you to:
 - » Make Pay/Return decisions via Online Banking or the mobile app.
 - » Add or remove ACH Positive Pay authorization rules directly within the platform.
- The cutoff time for decisions is **2 PM** on any bank processing day.

New Features & Enhancements

- Enhanced control with the ability to manage allowable ACH debits directly within digital banking.
- Text Alerts for ACH Positive Pay exceptions is now available.

POSITIVE PAY

Important Dates

- **Monday, July 13:** Positive Pay exceptions will not be viewable within Citizens First Bank Online Banking. We will contact you directly for your decision on each exception. You may also provide your decisions by calling Treasury (Cash) Management Customer Care at 866.414.2223.
- **Tuesday, July 14:** Online decisioning will resume through Seacoast Bank Online Banking.
- **Training Resources:** SeacoastBank.com/WelcomeCitizensFirst

What You Need to Do

- **Review outstanding issues files** to ensure all items transferred correctly during the conversion.

Know What's Changing

- Your Positive Pay exceptions will be viewable on Citizens First Bank online banking on **July 13**.
- The pay/return decision **cutoff is 2 PM**. Items without a decision by that time, will be paid or returned based on your default.

New Features & Enhancements

- Review exception items quickly and make pay/return decisions directly from digital banking on any device.
- Teller Positive Pay will be enabled to provide an added layer of protection. Instructions for testing and validating check-issue file formats will be shared.

REMOTE DEPOSIT CAPTURE (RDC)

Important Dates

- **Friday, July 10 at 3 PM:** The Citizens First Bank RDC platform will no longer be available.

What You Need to Do

- **Save reports and check images.** Print or download any RDC reports or check images you may need for future reference.
- **Watch for emails from Seacoast Bank.** You will receive updates with instructions, details and next steps.

Know What's Changing

- You may continue using your current Citizens First Bank RDC service **until July 10 at 3 PM.**
- Your new RDC login credentials will be sent to you by email.
- **Starting Monday, July 13,** RDC will be available through Seacoast Bank Online Banking. After logging in, go to Treasury Services → Remote Deposit Capture, then enter your Remote Deposit Capture credentials. The Cutoff time for same-day deposits is **8 PM** on business days.

New Features & Enhancements

- Extended cutoff times for deposits.

TOKEN AUTHORIZATION

Important Dates

- **Before July 13:** Download the Symantec VIP Access token. Once you have your Credential ID, you can either call **352.751.2138** to provide it or enter it online during your first login on **July 13.**

What You Need to Do

- **Download your Token:** Install the **Symantec VIP Access app** on your mobile phone. You'll be prompted to enter your credential ID during your initial login. **See page 7 to download the app.** If you prefer a physical token, please contact the Treasury (Cash) Management Customer Care team at 352.751.2138.
- **Prepare for first login:** Have your Credential ID ready when logging in for the first time on **July 13.**

Know What's Changing

- A token code will be required when approving online originated ACH or wire transactions.

New Features & Enhancements

- Stronger protection through Symantec VIP multi-factor authentication.
- Flexible token options with your choice of a mobile app token or physical hardware token.

Important Dates

- **Friday, July 10:** Any future-dated wire transfers scheduled to process after this date will need to be rescheduled on or after **Monday, July 13**, when Seacoast Bank's wire transfer services become available.

What You Need to Do

- **Download your Token:** Install the **Symantec VIP Access** app on your mobile phone. You'll be prompted to enter your credential ID during your initial login. **See below to download the app.** If you prefer a physical token, please contact the Treasury (Cash) Management Customer Care team at 352.751.2138.
- **Review your wire templates:** Ensure all beneficiary and receiving institution details are accurate before initiating any wire transfer.
 - » The purpose of wire is required.
 - » Full street addresses for both the beneficiary and the beneficiary bank are required. (PO Boxes are not accepted)
- **Save your wire history report:** Download and save your wire transfer history from Citizen First Bank's digital banking platform for future reference.
- **Complete the PIN Form:** This form helps identify non-account signers and validate wire or ACH transactions. Request your form by contacting the Citizens First Bank Cash Management team at 352.751.2138.

Know What's Changing

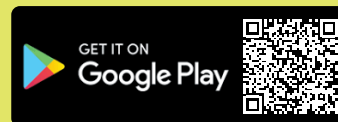
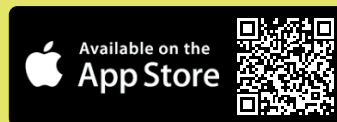
- **Transaction and daily limits:** Your existing limits will transfer to Seacoast Bank.
- **Wire acceptance:** Seacoast Bank accepts wire transfers either **in-person or online.**
- **Cutoff times:** The same day wire transfer **cutoff is 5 PM** on business days. Wires initiated **after 5 PM** will process the next business day.

New Features & Enhancements

- Integrated security measures and more streamlined processing through Seacoast Bank's wire transfer platform.

Download the Symantec VIP Access App

SCAN TO
ADD TOKEN



PROCESSING CUTOFF TIMES

Take advantage of later deadlines with Seacoast Bank. **All times are ET.**

	Seacoast Bank	Citizens First Bank
Bill Pay	8:00 PM	4:00 PM
Lockbox	1 x Daily	1 x Daily
Remote Deposit Capture	8:00 PM	4:00 PM
Online Mobile Deposit	7:00 PM	4:00 PM
ACH		
Same Day	1:55 PM	N/A
Next Day Settlement (future)	6:00 PM/Next Day	4:00 PM
Wire		
Incoming	6:00 PM	5:00 PM
Outgoing Online Domestic	5:00 PM	4:00 PM
Outgoing Online International	5:00 PM	N/A
Outgoing Branch Domestic	4:30 PM	4:00 PM
Outgoing Branch International	4:30 PM	4:00 PM
Positive Pay & ACH Positive Pay		
Exceptions (default "return")	Decisioning by 2:00 PM	Noon for checks and 5:00 PM for ACH

As an added layer of protection to your accounts, Seacoast Bank monitors online transactions for unusual or higher-risk activity. In some cases, we may contact you by phone to confirm a transaction. When this happens, responding promptly helps ensure there are no delays in processing.

ADDITIONAL RESOURCES

Frequently Asked Questions

- Find answers to the most frequently asked questions by visiting SeacoastBank.com/WelcomeCitizensFirst

Locations and Hours

- For a list of our branch locations, hours and fee-free ATMs, visit SeacoastBank.com/Locations

Treasury (Cash) Management Master Service Agreement

- To view the treasury (cash) management services master agreement, visit SeacoastBank.com/Agreements-and-Disclosures

We're here to help! Representatives are available Mon-Fri 8 AM - 6 PM.



866.414.2223



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