

# WELCOME TO SEACOAST BANK.

Your transition guide to Seacoast Bank – a new kind of community bank,  
committed to helping people improve their lives and communities.



Find answers to your questions and helpful information about all the new solutions you'll enjoy with Seacoast Bank. For additional information, visit [SeacoastBank.com/WelcomeHeartland](https://SeacoastBank.com/WelcomeHeartland)

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## WELCOME TO SEACOAST BANK.



It is our pleasure to welcome you to Seacoast Bank. We're pleased to be your local Florida bank, and we look forward to helping you achieve your financial goals.

With Seacoast Bank's acquisition of Heartland National Bank, we've strengthened our spirit of community banking across Florida.

Community is central to Seacoast Bank's vision, and we've always understood that investing in our communities goes beyond the people and businesses that populate them. It encompasses the physical spaces and places where we live, work and play. Our quality of life depends on our beautiful surroundings, from lush woodlands and wetlands to gorgeous beaches and waterways – from seacoast to seacoast.

Naturally, this is a time when you'll have questions. Please refer to this transition guide for answers and information.

Seacoast Bank offers you more convenience than ever before, including a full range of products and solutions with more resources and locations.

Since 1926, Seacoast Bank has maintained a reputation for integrity and stability with a commitment to relationship banking, community outreach and added-value service.

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 transition guide handy for reference. If you have any questions about your accounts and your new solutions, please call our Florida Customer Support Center at 888.669.4059.

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

A handwritten signature in blue ink, appearing to read 'C. Shaffer'.

**Chuck Shaffer**  
Chairman and CEO - Seacoast Bank

# DATES TO REMEMBER

MARK YOUR CALENDARS, the below items will help you prepare for integration.



Update **your contact information** so we have your current phone number, email address and mailing address.



**Additional details coming to your mailbox and email inbox starting the week of July 28.** Keep an eye out for important information regarding access to online banking, Remote Deposit Capture (RDC), debit cards, and what to expect during conversion weekend.

- ☐ **Current Debit Cardholders** - You will receive a Seacoast Bank Visa® Debit Card by mail in late July. Continue using your Heartland National Bank Debit Card through Sunday, August 17.
- ☐ **Treasury Management Customers** - Watch your email inbox for information regarding the transition of your services. See page 13 for additional details.
- ☐ **Current Remote Deposit Capture (RDC) customers** will be notified to schedule training prior to the transition.

**Conversion Weekend\*** - Know what to expect leading up to and over conversion weekend. Visit [SeacoastBank.com/WelcomeHeartland](https://SeacoastBank.com/WelcomeHeartland) for additional details.



Know what will be **available** and **unavailable** over conversion weekend.

- ☐ **Branches** - Heartland National Bank Sebring and Avon Park branches will close at 3PM and Lake Placid and Sun 'N Lakes branches will close at 5PM on Friday, August 15 and reopen for regular business hours as Seacoast Bank on Monday, August 18.
- ☐ **Online & Mobile Banking** - Heartland National Banks Online & Mobile Banking will be unavailable after 5PM on Friday, August 15, including mobile deposit.
- ☐ **Quicken® & QuickBooks®** - Prior to 5pm August 15, export data from digital banking to Quicken® and QuickBooks® software and deactivate your Heartland National Bank accounts. Visit [SeacoastBank.com/WelcomeHeartland/Resources](https://SeacoastBank.com/WelcomeHeartland/Resources) for instructions.
- ☐ **Bill Payments** - Schedule Bill Payments to be delivered no later than Friday, August 15. Bill Payments scheduled for delivery after Friday, August 15 will be canceled.
- ☐ **Statement History** - Download any statements, documents or transaction information you may need. Statement history may not be available after Friday, August 15.
- ☐ **Debit Cardholders** - Continue using your Heartland National Bank Debit Card through Sunday, August 17. Activate your Seacoast Bank Visa® Debit Card to begin using it on Monday, August 18. **Attempting to use your new card before Monday, August 18 will result in the transaction being declined.**

**Credit Cardholders** - If you have a Heartland National Bank credit card, it will remain active, and you may continue using your current card as usual. We plan to reissue your Seacoast branded **credit card** after conversion and will notify you at such time.

CRITICAL  
INFORMATION

## ATTENTION DEBIT CARDHOLDERS

- ☐ Check your mailbox starting in late July. Current Heartland National Bank debit cardholders will receive a new Seacoast Bank Visa® Debit Card and PIN by mail in separate unmarked envelopes.
- ☐ When you receive your NEW Seacoast Bank Visa® Debit Card call 888.669.4059 to activate. **CONTINUE USING YOUR HEARTLAND NATIONAL BANK DEBIT CARD THROUGH SUNDAY, AUGUST 17.** After this date, please destroy your Heartland National Bank Debit Card as it will no longer be active.
- ☐ Get cash fee-free at any Allpoint®<sup>1</sup> ATM using your Seacoast Bank Visa® Debit Card beginning Monday, August 18. Visit [SeacoastBank.com/Allpoint](https://SeacoastBank.com/Allpoint) for details.
- ☐ If you have automatic payments set up, contact each merchant to update the payment info with your new Seacoast Bank Visa® Debit Card number on Monday, August 18.
- ☐ Don't forget to update your card information if you are using it in a digital wallet or payment method on shopping sites or apps.



**Start Banking with Seacoast Bank** - Your financial information will now be available on Seacoast Bank Online & Mobile Banking, and you can stop by any branch for account access.

- ☐ **Branches** - All branches will open for regular business hours as Seacoast Bank. Visit [SeacoastBank.com/locations](https://SeacoastBank.com/locations) to find a branch near you.
- ☐ **Online Banking** - Existing Heartland National Bank Online Banking customers will receive an email with detailed information about their Seacoast Bank Online Banking login ID and password. Not enrolled? Enroll today!
- ☐ **Mobile Banking** - Download the Seacoast Mobile Banking app from the Apple® App Store or Google Play Store and login using your Online Banking credentials.
- ☐ **Debit Cardholders** - Begin using your Seacoast Bank Visa® Debit Card. Destroy your Heartland National Bank Debit Card, as it will no longer work.
- ☐ **E-Statements & Notices** - Establish or re-establish E-Statements in Online Banking. Navigate to "Account Management & Services" and select "Statement Preferences" to confirm your delivery method.
- ☐ **Quicken® & QuickBooks®** - Activate your Seacoast Bank accounts in the Quicken® and QuickBooks® software. Visit [SeacoastBank.com/WelcomeHeartland/Resources](https://SeacoastBank.com/WelcomeHeartland/Resources) for reactivation instructions.
- ☐ **Telephone Banking** - Use FastLane, our 24/7 automated inquiry and transfer service, at 888.669.4059.

## LOCAL FLORIDA CUSTOMER SUPPORT

We're here to help. Additional questions? Here are some ways you can reach us:

### CUSTOMER SUPPORT

Call us at **888.669.4059**.  
Hours of operation:  
Mon-Fri | 7AM - 10PM  
Sat | 8:30AM - 5PM  
Sunday | CLOSED

### LIVE CHAT

Talk to our Customer Support Associates in real time via LiveChat on our website; visit [SeacoastBank.com](https://SeacoastBank.com) to get started.

### EMAIL US

Feel free to send a note to [CustomerService@SeacoastBank.com](mailto:CustomerService@SeacoastBank.com) with questions or comments.



SCAN ME FOR DETAILS

For up-to-date information regarding the integration, visit [SeacoastBank.com/WelcomeHeartland](https://SeacoastBank.com/WelcomeHeartland)

\*Seacoast Bank will make every effort to convert your account(s) and services without disruption over the weekend of August 15. We apologize for any inconvenience should service disruption occur.

<sup>1</sup> Look for the Allpoint logo to ensure your transactions will be fee-free. Some retail location ATMs may feature a different banks brand. As long as it has an Allpoint logo, your transaction will be fee-free.

PERSONAL BANKING SOLUTIONS SHOULD BE PERSONAL.

Following are details on how your Heartland National Bank accounts will be transitioning to Seacoast Bank.  
To learn more about additional account options not listed here, visit [SeacoastBank.com/WelcomeHeartland](https://SeacoastBank.com/WelcomeHeartland)

PERSONAL CHECKING SOLUTIONS

CURRENT Heartland National Bank Account:	REGULAR CHECKING <sup>1</sup> , DIRECT DEPOSIT CHECKING, <sup>1</sup> GOLD CHECKING <sup>1</sup>	REGULAR CHECKING <sup>2</sup> , NOW CHECKING <sup>3</sup> , DIRECT DEPOSIT CHECKING <sup>2</sup>	GOLD CHECKING <sup>2</sup>	NOW CHECKING <sup>4</sup> PREMIER CHECKING	
NEW Seacoast Bank Account:	BANKING FREESTYLE Banking made simple with no minimum balance requirement and two easy ways to avoid a monthly fee	CLASSIC You choose how you want to bank, plus a few perks to make life easier	CLASSIC 50+ For those 50+, get the features most important to you, like interest & free checks	PREMIUM Earn interest, plus enjoy unique benefits that reward you for your relationship	BANKON OPPORTUNITY CHECKING Checkless Banking with No Overdraft Fees
Online & Mobile Banking, with Mobile Deposit & Zelle <sup>6</sup>	✓	✓	✓	✓	✓ <sup>8</sup>
Allpoint® Fee-Free ATMs	✓	✓	✓	✓	✓
Safe Deposit Box 50% Discount		✓	✓	✓	
Earns Interest <sup>7</sup>			✓	✓	
Return of Check Images				✓	Check writing not available
Additional Free Accounts	Sail into Savings	Sail into Savings	Sail into Savings	Sail into Savings, 2 Premium Checking accounts	Sail into Savings
Rebates per Statement for Fees Charged by Seacoast for Using Non-Seacoast ATM	0	2	2	4	0
Unique Free Benefits			Standard checks	Cashier's checks, stop payments & standard checks	Cashier's checks
ATM Limit/Cash Advance	\$500	\$500	\$500	\$700	\$500
Visa® Debit Card Limit <sup>5</sup>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
	<p>\$0 monthly maintenance fee when you:</p> <p>Choose to receive E-Statements and either:</p> <p>One direct deposit of \$250 or more per statement cycle OR</p> <p>Make 7+ debit card purchases per statement cycle (excludes ATM Withdrawals)</p> <p>Otherwise, a \$10 monthly maintenance fee will apply</p>	<p>\$0 monthly maintenance fee when you:</p> <p>Maintain a minimum daily balance of \$1,000 OR</p> <p>Maintain a monthly average balance of \$2,500 OR</p> <p>Maintain a minimum daily combined balance of \$5,000 in savings, money market, CD or IRA OR</p> <p>Maintain a consumer loan or line of credit (excluding credit cards)</p> <p>Otherwise, a \$15 monthly maintenance fee will apply</p>	<p>\$0 monthly maintenance fee when you:</p> <p>Maintain a minimum daily balance of \$750 OR</p> <p>Maintain a monthly average balance of \$1,500 OR</p> <p>Maintain a minimum daily combined balance of \$5,000 in savings, money market, CD or IRA OR</p> <p>Maintain a consumer loan or line of credit (excluding credit cards) OR</p> <p>Have one direct deposit of \$250 or more per month</p> <p>Otherwise, a \$10 monthly maintenance fee will apply</p>	<p>\$0 monthly maintenance fee when you:</p> <p>Maintain a minimum daily balance of \$5,000 OR</p> <p>Maintain a monthly average balance of \$7,500 OR</p> <p>Maintain a minimum daily combined balance of \$15,000 in savings, money market, CD or IRA OR</p> <p>Maintain a consumer, residential, or commercial loan (including sold) or line of credit (excluding credit cards) OR</p> <p>Maintain a Brokerage relationship with Seacoast Investment Services OR</p> <p>Maintain a Trust relationship with Seacoast Wealth Management</p> <p>Otherwise, a \$25 monthly maintenance fee will apply</p>	<p>\$5 monthly maintenance fee applies and cannot be waived</p> <p>No minimum balance requirement.</p> <p>Overdraft services are not available.<sup>9</sup></p> <p>\$2 paper statement fee applies if E-statements are not selected</p>

1. If your account balance is less than \$1,500 as of August 15, 2025.

2. If your account balance is greater than or equal to \$1,500 as of August 15, 2025.

3. If your account balance is less than \$7,500 as of August 15, 2025.

4. If your account balance is greater than or equal to \$7,500 as of August 15, 2025.

5. Daily Account Funding Transactions (AFT) limit is \$1,500.

6. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle and the Zelle related trademarks are wholly owned by Early Warning Services, LLC and are used herein under license.

7. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded every month and credited to your account every statement cycle

8. Bill Pay is not available with this account. You may be charged fees by the provider of the wireless network you are using to access mobile banking and mobile deposit services.

9. Items that overdraw the account are returned and ATM/everyday debit card transactions are declined.

Please review the Additional Information and Consumer Account Fees and Service Charges, beginning on page 14. For additional terms related to your new Seacoast Bank account, please refer to Seacoast Bank's Deposit Account Agreement on page 25.

Want to make sure you're in the right account?

You have time to review the features and requirements of your new account before any monthly service charges kick in.  
For help or to change your account after August 18, visit a banking center or call us at 888.669.4059.



PERSONAL SAVINGS & MONEY MARKET

CURRENT Heartland National Bank Account:	SAVINGS PERSONAL YOUTH SAVINGS	PERSONAL MMIA PERSONAL MMIA TIER 2 (\$100K+)	HEALTH SAVINGS ACCT
NEW Seacoast Bank Account:	SEACOAST SAVINGS	SEACOAST PERSONAL MONEY MARKET	HEALTH SAVINGS ACCOUNT <sup>2</sup>
Product Benefits	Earn interest <sup>3</sup> with a low minimum balance requirement of only \$500 and convenient access to your funds	With competitive interest rates <sup>3</sup> and convenient access to your funds, our money market accounts are a great place to stash your cash	A tax-advantaged savings tool <sup>3</sup> , similar to an IRA or 401(k), for saving and paying for qualified medical expenses.
Product Requirements	<p>\$0 monthly maintenance fee when you maintain a minimum daily balance of \$500 or make one transfer a month of \$25 or you are under the age of 18.</p> <p>Otherwise, a \$15 quarterly maintenance fee will apply</p>	<p>\$0 monthly maintenance fee when you maintain a minimum daily balance of \$2,500.</p> <p>Otherwise, a \$15 monthly maintenance fee will apply</p>	<p>No minimum balance requirement and \$0 monthly maintenance fee.</p> <p>\$2 paper statement fee applies if E-statements are not selected.</p>
Withdrawal Limit	6/quarter	6/month	\$500 ATM Limit/Cash Advance \$5,000 Visa® Debit Card Limit <sup>1</sup>
Excess Withdrawal Fee	\$3 each	\$10/month	NA

Please review the Deposit Account Agreement and Consumer Account Fees and Service Charges and other account information, beginning on page 14, for additional terms related to your new Seacoast Bank account.

1. Daily Account Funding Transactions (AFT) limit is \$1,500.
2. In late July, you will be mailed a new Seacoast Bank Visa® HSA Debit Card and PIN. These items will be mailed separately. For more information on Health Savings Accounts, please refer to page 22.
3. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest is compounded and credited to your account every statement cycle.

Want to make sure you're in the right account?

You have time to review the features and requirements of your new account before any monthly service charges kick in. For help or to change your account after August 18, visit a banking center or call us at 888.669.4059.

CERTIFICATE OF DEPOSIT (CD)

Your CD will continue to have the same rate and term until maturity. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be credited to your account monthly and compounded monthly which may be different from your current interest accrual method.

BANK ANY TIME, ANYWHERE

SIMPLER. SMARTER. SAFER.

Choose the banking solution that best fits your on-the-go lifestyle. With Seacoast Bank Online Banking and the Seacoast Mobile Banking App<sup>1</sup>, you get convenient and secure banking wherever and whenever you want. Manage your accounts, pay bills, transfer funds, make deposits and more from your personal computer, laptop or mobile device.



**CONSISTENT EXPERIENCE**  
Function, features and user experience remains the same across all devices (PC, mobile and tablet).



**ENHANCED SECURITY**  
Powerful security features including Touch ID, Face ID and multi-factor authentication keep your financial information safe.



**BILL PAY**  
Manage and pay your bills in one place with one secure password. Schedule one-time or recurring payments for your rent, mortgage, utilities, credit cards, auto and other.



**ENHANCED ALERTS**  
Stay informed of account activity with a robust set of customizable account alerts like Automatic Payment Notice, Payment Failure, Account Overdraft and more.



**ACCESS TO ZELLE<sup>®2</sup>**  
For Personal Banking Accounts, Zelle<sup>®</sup> is a fast, safe and easy way to send money to people you trust, regardless of where they bank<sup>2</sup> using your Seacoast Bank Online Banking account or Seacoast Mobile Banking app.



**MOBILE WALLET**  
A convenient, secure way to pay. Link your Seacoast Bank Visa<sup>®</sup> Debit Card to your mobile wallet for an easy, secure way to pay wherever mobile payments are accepted.



**MOBILE DEPOSIT**  
Sign. Snap. Deposit. Quickly and easily deposit checks anywhere, anytime with the Seacoast Mobile Banking app. Simply take a photo of the check and deposit it right into your account.



**FRAUD PREVENTION**  
Behavioral analytics-driven security that works 24/7 to stop suspicious transactions.



**CARD MANAGEMENT TOOLS**  
Conveniently manage and safeguard your Seacoast Bank Visa<sup>®</sup> Debit Card. With Card Management Tools, you can easily:

- Enable/disable your debit card
- Establish card controls and card alerts
- Create travel notifications
- Report a lost or stolen card
- Order a replacement card or request a PIN reminder



**E-STATEMENTS & E-NOTICES**  
Opting to receive your account statements, notices and tax forms online helps protect against mail fraud and identity theft while also helping the environment.



**TEXT BANKING**  
Receive information about your account quickly with the touch of a button! With Text Banking, you can check your account balance and recent transaction history through text messages.



Enroll Today!  
Scan the QR code or visit [SeacoastBank.com](https://SeacoastBank.com)

1. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

2. U.S. checking or savings account required to use Zelle<sup>®</sup>. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

# LET US HELP YOU MANAGE AND GROW YOUR BUSINESS.

At Seacoast Bank, 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.

Following are details on how your Heartland National Bank accounts will be transitioning to Seacoast Bank.

## BUSINESS CHECKING SOLUTIONS

CURRENT Heartland National Bank Account:	BUSINESS CHECKING	BUSINESS ANALYSIS	BUSINESS NOW	BUSINESS IOLTA	PF NOW ACCOUNT PUBLIC FUND ANALYSIS	PF DEMAND ACCOUNT
NEW Seacoast Bank Account:	ESSENTIAL BUSINESS CHECKING	COMMERCIAL CHECKING	PREMIUM BUSINESS	INTEREST ON TRUST ACCOUNT CHECKING (IOTA) <sup>1</sup>	PUBLIC FUND INTEREST CHECKING	PUBLIC FUND CHECKING
Monthly Transactions	Unlimited Transactions	Unlimited Transactions	Up to 75 items <sup>2</sup> per month	Unlimited Transactions	Unlimited Transactions	Unlimited Transactions
Visa® Debit Card	✓	✓	✓		✓	✓
Allpoint® Fee-Free ATMs	✓	✓	✓		✓	✓
Basic Online Banking with Bill Pay, e-Bills, Check Images and e-Statements	✓	✓	✓	✓	✓	✓
Mobile Banking	✓	✓	✓	✓	✓	✓
Safe Deposit Box 50% Discount			✓			
Tiered Interest Rate <sup>4</sup>			✓	✓	✓	
ATM Limit/Cash Advance						
Visa® Debit Card Limit <sup>3</sup>						
All of Our Accounts Can Be Free, Choose Your Way.	\$0 monthly maintenance fee and no minimum balance requirement.	\$20 monthly maintenance fee.  \$0.16 per check paid \$0.40 per deposit \$0.14 per item deposited Earnings credit may offset monthly fees	\$0 monthly maintenance fee when you:  Maintain a minimum daily balance of \$1,500  Otherwise, a \$10 monthly maintenance fee will apply;  Free 75 items <sup>2</sup> per month; after that, \$0.35 per additional item fee applies	\$0 monthly maintenance fee when you:  An operating account is required so that fees for services such as wire transfers can be charged to the operating account. Interest is passed to the Florida Bar Association.	\$37 monthly maintenance fee.  \$0.16 per check paid \$0.40 per deposit \$0.14 per item deposited	\$20 monthly maintenance fee.  \$0.16 per check paid \$0.40 per deposit \$0.14 per item deposited Earnings credit may offset monthly fees

Other fees may apply, please review the Additional Information and Business Account Fees and Service Charges, beginning on page 14. For additional terms related to your new Seacoast Bank account, please refer to Seacoast Bank's Deposit Account Agreement on page 25.

1. The IOTA account is only available to members of the Florida Bar pursuant to Rule 5.11.  
2. "Items" includes checks paid, deposit slip and each check within the deposit.  
3. Daily Account Funding Transactions (AFT) limit is \$1,500.  
4. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded every month and credited to your account every statement cycle.

### Want to make sure you're in the right account?

You have time to review the features and requirements of your new account before any monthly service charges kick in. For help or to change your account after August 18, visit a banking center or call us at 888.669.4059.

### All of our business accounts also include:

- Free night depository
  - Free digital deposits using your mobile device
  - Access to a variety of Treasury Management Solutions
- Employee banking packages
  - Electronic statements, Electronic notices
  - Notary services
  - Free telephone banking and teller transactions

## BUSINESS SAVINGS & MONEY MARKET

CURRENT Heartland National Bank Account:	BUSINESS SAVINGS	BUSINESS MMIA BUSINESS MMIA TIER 2 (\$100K+)	PF BUSINESS MMIA PF MMIA TIER 2 (\$100K+)
NEW Seacoast Bank Account:	SEACOAST BUSINESS SAVINGS	COMMUNITY BUSINESS MONEY MARKET	PUBLIC FUNDS MONEY MARKET
Product Benefits	Earn interest <sup>1</sup> on your balances with our Seacoast savings account.	With interest <sup>1</sup> and convenient access to your funds, our money market accounts are a great place to stash your cash.	With interest <sup>1</sup> and convenient access to your funds, our money market accounts are a great place to stash your cash.
Product Requirements	<p>\$0 monthly maintenance fee when you maintain a minimum daily balance of \$500.</p> <p>Otherwise, a \$15 monthly maintenance fee will apply</p>	<p>\$0 monthly maintenance fee when you maintain a minimum daily balance of \$2,500.</p> <p>Otherwise, a \$15 monthly maintenance fee will apply</p>	<p>\$0 monthly maintenance fee when you maintain a minimum daily balance of \$2,500.</p> <p>Otherwise, a \$15 monthly maintenance fee will apply</p>
Withdrawal Limit (Not including ATM and teller line)	6/quarter	6/month	6/month
Excess Withdrawal Fee	\$3 each	\$10/month	\$10/month

Please review the Additional Information and Business Account Fees and Service Charges, beginning on page 14. For additional terms related to your new Seacoast Bank account, please refer to Seacoast Bank's Deposit Account Agreement on page 25.

1. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest is compounded and credited to your account every statement cycle.

### Want to make sure you're in the right account?

You have time to review the features and requirements of your new account before any monthly service charges kick in. For help or to change your account after August 18, visit a banking center or call us at 888.669.4059.

## CERTIFICATE OF DEPOSIT (CD)

Your CD will continue to have the same rate and term until maturity. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be credited to your account monthly and compounded monthly which may be different from your current interest accrual method.



## TREASURY MANAGEMENT PREPARING FOR INTEGRATION

As you prepare for the transition of your Treasury Management services to Seacoast, the following are some important updates on what you can expect. Keep an eye out for additional information coming to your email inbox regarding the transition of your services and what to expect during conversion weekend.



### WIRE TRANSFERS

Your transaction and daily limits will remain the same. Your existing wire transfer templates will automatically transfer to the new system.



### BILL PAY

Payees and scheduled recurring payments (excluding Pay an Individual) will automatically transfer to the Seacoast system.



### REMOTE DEPOSIT CAPTURE (RDC)

Please save or print any reports or images that you may need to access in the future. Users will receive additional communications to help you prepare for conversion.



### POSITIVE PAY - CHECKS

Users can view images of exception items and make pay or return decisions within digital banking.



### ACH ORIGINATION

Transaction and daily limits will remain the same. We anticipate your recipients and batches will automatically transfer to the new system.

### We're here to help

Representatives are available Monday through Friday, from 8 AM to 6 PM ET. Please call 866.414.2223 or email us at [TMCustomerCare@SeacoastBank.com](mailto:TMCustomerCare@SeacoastBank.com).



# ADDITIONAL INFORMATION

## OVERDRAFTS

### WHAT ARE SEACOAST BANK'S OVERDRAFT FEES & 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. Standard overdraft policies that come with your account.
- 2. Overdraft protection plans, such as a link to a savings account (CheckProtek), which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This page explains our standard overdraft policies.



To learn more about our Overdraft Protection Policy, stop by your local branch, call 888.669.4059, scan the QR code or visit [SeacoastBank.com/Overdraft-Info](https://SeacoastBank.com/Overdraft-Info)

#### STANDARD OVERDRAFT POLICIES

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

- Checks
- Transactions using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- 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. If we do not authorize and pay an overdraft, your transaction will be declined.

#### AVOID OVERDRAFT FEES

- Keep careful records and practice good account management.
- Enroll in Online Banking and establish alerts to assist with managing your money.
- Setup direct deposit to receive same-day access to your money.

#### FEES ASSOCIATED WITH OVERDRAFTS

- For each overdraft item, you will be charged a fee of \$35.
- If you are a consumer, the maximum number of overdraft fees and returned items fees you will be charged each calendar day is seven.
- For consumer accounts, overdraft charges will be automatically waived if the account is overdrawn \$5 or less or if the transaction causing the overdraft is \$5 or less.
- Business accounts do not have a daily limit on the total fees we can charge you for overdrawing your account. Refer to the Fee Schedule for detailed information.
- For business accounts overdrawn for 4 or more consecutive days, we will charge an additional \$5 per day.

#### WHEN IS AN OVERDRAFT FEE NOT CHARGED

- If your balance was sufficient when your debit card transaction was authorized but your account becomes overdrawn when the transaction settles.
- If a transaction is re-presented for payment after being declined due to insufficient funds.

#### ATM & ONE TIME DEBIT CARD OVERDRAFT SERVICES

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

If you have opted-in to an overdraft protection program you will be opted-out.

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, login to Online Banking and update your selection, call 888.669.4059, or stop by your local branch to fill out one of the following forms.

- Opt-In–ATM & One-Time Debit Card Overdraft Service Form
- Opt-Out–ATM & One-Time Debit Card Overdraft Service Form
- Opt-Out of all coverage–ATM & One-Time Debit Card Service and Standard Overdraft Coverage Form

## OVERDRAFT SERVICE LIMITS DISCLOSURE

We are providing you with this Disclosure in order to help you understand the limits generally associated with our standard overdraft services as well as certain overdraft products that you opt into such as ATM and everyday debit transactions. **Please Note - As provided in the table below, the overdraft service limits stated are subject to reduction if your account is a newly opened account (conversion from an acquired bank is not considered “newly opened”), is not in good standing, or you are not making regular deposits into your account.**

The overdraft service limits in the table below represents the maximum dollar amount of overdrafts we may approve based upon the type of account you have opened with us. These limits do not obligate us to pay any items or allow any transactions that create overdrafts in the past or guarantee payment of overdrafts in the future as the bank retains discretion on whether or not it pays a transaction. We may discontinue permitting overdrafts without cause or notice to you. You do not have a contractual right to this service and at no time is payment of any item guaranteed, even if payment of the item would not exceed the overdraft services limit on your account.

#### OVERDRAFT SERVICE LIMITS

SEACOAST BANK ACCOUNT TYPE <sup>1</sup>	OVERDRAFT SERVICES LIMIT	IF ACCOUNT HAS BEEN OPEN LESS THAN 90 DAYS	IF ACCOUNT HAS BEEN OVERDRAWN FOR GREATER THAN 10 CONSECUTIVE DAYS	IF GREATER THAN 31 DAYS SINCE LAST DEPOSIT
All Personal Checking Products besides Premium and Premium Elite Checking	\$500	\$0	\$0	\$0
Premium and Premium Elite Personal Checking	\$1,000	\$0	\$0	\$0
All Business Checking Products	\$2,500	\$0	\$0	\$0

If you are not able to bring your account into a positive balance within 10 calendar days of an overdraft, your Overdraft Services Limit will drop to \$0. If your account remains overdrawn, after 34 consecutive calendar days your account may be closed. In addition, if it has been more than 31 calendar days since your last deposit, your Overdraft Services Limit will drop to \$0. At such time that your account's available balance is positive and you have made a recent deposit, your original Overdraft Services Limit (as reflected in the table above) may be reinstated to your account.

**This Disclosure does not limit our rights under our Deposit Account Agreement and related disclosures, which we urge you to read carefully.**

Thank you for choosing Seacoast National Bank, we appreciate the opportunity to serve you.

1. Standard overdraft coverage and ATM and Everyday Debit Card Transaction overdraft products are not available for Banking Freestyle Student or BankOn Opportunity Checking accounts.

## 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 Electronic Deposit Insurance 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.
- If you have accounts at both Seacoast Bank and Heartland National Bank, your deposits will be separately insured for at least 6 months after conversion. 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.

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](http://www.fdic.gov) or call 1.877.ASK.FDIC (1.877.275.3342).



# FUNDS AVAILABILITY POLICY

## WHAT IS OUR FUNDS AVAILABILITY POLICY?

Our general policy is to make funds from direct deposits, cash deposits, and incoming wire transfers available the same day they are deposited to your account. In most cases, funds from checks you deposit on a business day are available to you on the first business day after the day we receive the deposit. Under certain circumstances, we may delay your ability to withdraw funds. If so, we will notify you and the funds will be available no later than the seventh business day after the day of your deposit.

- Cash deposits made at the ATM before 7PM are immediately available. If the deposit is made after 7PM, it is posted and the funds are available the next business day.
  - Check deposits made at the ATM before 7PM are available on the next business day. Check deposits made after 7PM are available the 2nd business day. 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 a Seacoast Bank ATM on a Friday after 7PM, the funds will be available Tuesday. Any incoming transactions will not be covered with these funds.
- Mobile deposits are not subject to our funds availability policy. For details on funds availability for mobile deposits, please refer to the Online Banking Agreement.
  - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). We typically receive credit on checks not drawn on us within one to two days following deposit. We receive credit on the day cash deposits, electronic payments, and checks that are drawn on us, or electronic payment is received.
  - All check deposits are subject to verification and may be subject to longer holds. For more information, please refer to Seacoast Bank's Deposit Account Agreement, section "Your Ability to Withdraw Funds" on page 39.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Cash deposit made before 7PM immediately available	Cash deposit made after 7PM available next day					
	Check deposit made before 7PM available next day					
		Check deposit made after 7PM available on 2nd business day				
				Deposit made on Friday before 7PM available Monday		
					Deposit made on Friday after 7PM available Tuesday	

# CONSUMER ACCOUNT FEES & SERVICE CHARGES

Effective August 1, 2025

<b>DEPOSIT</b>		<b>ONLINE BANKING</b>	
Account closing (90 days from open date) <sup>4</sup>	\$ 15.00	Personal	
IRA Closing Fee	\$ 25.00	With select accounts	No Cost
Collection fees (customer only)		Digital deposits (per item)	No Cost
Outgoing & incoming	\$ 20.00	<b>MOBILE BANKING</b>	
Canadian Check Collection	1.00%	Personal	
Dormant account (per month) <sup>4</sup>	\$ 15.00	With select accounts	No Cost
Excessive transactions		Digital deposits	No Cost
Money Market Account (per month)	\$ 10.00	<b>LOAN</b>	
Savings Account (per transaction)	\$ 3.00	Reamortization schedule	\$ 250.00
Legal Services		Mortgage Payoff Processing Fee	\$ 25.00
Garnishment Processing fee	\$ 250.00	Research per hour	\$ 30.00
IRS Levy Processing fee	\$ 125.00	Research per photocopy	\$ 1.00
Child Support Processing fee	\$ 100.00	Subordination Agreement	\$ 195.00
Subpoena Processing fee per hour	\$ 85.00	Faxed	\$ 15.00
Interim statement (ATM/Branch)	\$ 2.00	<b>SAFE DEPOSIT BOX<sup>3</sup></b>	
Non-Sufficient Funds/Overdrafts (For each item) <sup>5</sup>	\$ 35.00	2 x 5	\$ 45.00
Return Deposit Item	\$ 12.00	3 x 5	\$ 55.00
Overdraft Protection Transfer (CheckProtek)	\$ 10.00	3 x 10	\$ 75.00
Privately printed checks reject charge fee (per check)	\$ 1.00	5 x 5	\$ 65.00
Return Mail (per month)	\$ 5.00	5 x 10	\$ 100.00
Stop payment	\$ 35.00	7 x 10	\$ 125.00
<b>RESEARCH</b>		10 x 10	\$ 165.00
Per hour (one hour minimum, plus costs below)	\$ 30.00	13 x 10	\$ 190.00
Per check image	\$ 3.00	18 x 11	\$ 195.00
Per statement copy	\$ 10.00	36 x 11	\$ 315.00
Balancing (per hour)	\$ 30.00	Late Fee	\$ 10.00
<b>ATM DEBIT CARD</b>		Lost Key	\$ 50.00
International debit card RUSH replacement	\$ 100.00	Drilling	\$ 200.00
International debit card PIN RUSH replacement	\$ 100.00	<b>OTHER</b>	
Inquiry or transactions at non-Seacoast ATMs	\$ 3.50	Medallion Signature Guarantee Services	\$ 20.00
Foreign Transaction Fee <sup>2</sup>	1.00%	Notary Services	
<b>WIRE TRANSFER</b>		Customer	\$ 3.00
Domestic		Non-Customer	\$ 5.00
Outgoing (In branch assisted)	\$ 37.00	Cashier's Checks	\$ 10.00
Outgoing (Online)	\$ 17.00	Cashier's Check with Expedited Shipping <sup>6</sup>	\$ 45.00
Incoming	\$ 15.00	Check printing (prices vary depending on style & quantity)	
Outgoing (Wire room assisted)	\$ 37.00	Temporary Check (3 for \$1.00)	\$ 1.00
International		Photocopy (per page, \$1.00 minimum)	\$ 0.25
Outgoing (In branch assisted)	\$ 55.00	Fax (1st page)	\$ 2.50
Outgoing (Online) USD	\$ 35.00	Each Additional Page	\$ 1.50
Outgoing (Online) foreign currency	\$ 55.00	Check Cashing (Non-Customer >= \$2,500)	3%
Incoming	\$ 30.00	Check Cashing (Non-Customer < \$2,500)	\$ 10.00
Outgoing (Wire room assisted)	\$ 55.00		
Verification	\$ 5.00		
Return Wire fee	\$ 20.00		

1. 12 months for checking accounts / 24 months for savings accounts.


2. Foreign Transaction Fees are 1% of the total transaction amount. This applies to debit card or ATM transactions with a merchant or ATM in a foreign country, whether the transaction is originally made in US dollars or converted from foreign currency.

3. These fees become effective upon your annual renewal date. Discounts may apply based on your relationship. Not all sizes are available at all locations. Box holders must have a Seacoast Bank Checking or Savings Account. Annual fees are automatically deducted from your Seacoast Checking or Savings Account. Seacoast Bank offers safe deposit boxes at selected banking centers and they are subject to availability. Please stop by or call your local banking center for more information.


4. Excludes BankOn Opportunity Checking.

5. The maximum number of overdraft fees and returned items fees you will be charged each calendar day is seven. In addition, overdraft and returned item charges will be automatically waived if the account is overdrawn \$5.00 or less or if the transaction causing the overdraft is \$5.00 or less.

6. Applicable to Global Banking customers only.



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BUSINESS ACCOUNT FEES & SERVICE CHARGES

Effective August 1, 2025

DEPOSIT		DEPOSIT BASIC ACCOUNT ANALYSIS <sup>4</sup>	
Account closing (90 days from open date)	\$ 15.00	Commercial Checking Monthly Maintenance Fee <sup>3</sup>	\$ 20.00
Paper statement fee	\$ 3.00	Commercial Interest Checking Monthly Fee	\$ 37.00
Collection fees (customer only)		Deposit Assessment Fee	0.14%
Outgoing & incoming	\$ 20.00	Negative Collected Balance Charge <sup>4</sup>	PRIME + 3.5%
Canadian Check Collection	1.00%	Checks Paid	\$ 0.16
Dormant account (per month <sup>1</sup> )	\$ 15.00	Deposits	\$ 0.40
Excessive transactions		Items Deposited	\$ 0.14
Money Market Account (per month)	\$ 10.00	Preauthorized Credit	\$ 0.40
Savings Account (per transaction)	\$ 3.00	Preauthorized Debit	\$ 0.20
Legal Services		ONLINE BANKING & SERVICES	
Garnishment Processing fee	\$ 250.00	Business Online Banking (up to 10 accounts)	No Cost
IRS Levy Processing fee	\$ 125.00	Business Online Banking Plus (up to 10 accounts)	\$ 25.00
Child Support Processing fee	\$ 100.00	Additional online accounts (over 10)	\$ 7.00
Subpoena Processing fee per hour	\$ 85.00	Hard Token Fee <sup>8</sup>	\$ 100.00
Interim statement (ATM/Branch)	\$ 2.00	Soft Token Fee	No Cost
Non-Sufficient Funds/Overdrafts		ACH SERVICES	
For each item	\$ 35.00	ACH File	\$ 12.00
Accounts overdrawn 4 or more consecutive days will be subject to a daily fee <sup>6</sup>	\$ 5.00	ACH Item	\$ 0.20
Overdraft Protection Transfer (CheckProtek)	\$ 10.00	Same Day ACH Item	\$ 1.50
Privately printed checks reject charge fee (per check)	\$ 1.00	ACH Notification of Change	\$ 3.00
Return deposited item	\$ 12.00	ACH Return	\$ 7.00
Return Mail (per month)	\$ 5.00	Business Online Banking ACH Module	\$ 30.00
Remote Deposit Capture (Desktop/Mobile)	\$ 40.00	POSITIVE PAY/FRAUD PREVENTION	
Deposit Fee (per deposit)	\$ 0.35	Check Positive Pay	\$ 40.00
Check Deposit Fee (1st 100 checks/mo. free)	\$ 0.20	Additional Accounts	\$ 25.00
Scanner Rental Fee per month (Desktop only)	\$ 20.00	Issued Checks	\$ 0.02
One-Time Scanner Purchase Fee (Desktop only)	Quoted	Exceptions Paid	
Stop payment	\$ 35.00	1-50	No Cost
RESEARCH		51-100	\$ 0.25
Per hour (one hour minimum, plus costs below)	\$ 30.00	101-500	\$ 1.00
Per check image	\$ 3.00	501+	\$ 2.00
Per statement copy	\$ 10.00	Payee Match/month	\$ 5.00
Balancing (per hour)	\$ 30.00	ACH Positive Pay	\$ 40.00
ATM DEBIT CARD		Additional Accounts	\$ 25.00
Inquiry or transactions at non-Seacoast ATMs	\$ 3.50	Exceptions Paid	
Foreign Transaction Fee <sup>2</sup>	1.00%	1-50	No Cost
International debit card RUSH replacement	\$ 100.00	51-100	\$ 0.25
International debit card PIN RUSH replacement	\$ 100.00	101-500	\$ 1.00
WIRE TRANSFER		501+	\$ 2.00
Domestic		Reverse Positive Pay	\$ 40.00
Outgoing (In branch assisted)	\$ 37.00	Additional Accounts	\$ 25.00
Outgoing (Online)	\$ 17.00	Exceptions Paid	
Incoming	\$ 15.00	1-50	No Cost
Outgoing (Wire room assisted)	\$ 37.00	51-100	\$ 0.25
International <sup>7</sup>		101-500	\$ 1.00
Outgoing (In branch assisted)	\$ 55.00	501+	\$ 2.00
Outgoing (Online) USD	\$ 35.00	ACH Debit Block	\$ 15.00
Outgoing (Online) foreign currency	\$ 55.00	ACH Credit Block	\$ 15.00
Incoming	\$ 30.00	SWEEP SERVICES	
Outgoing (Wire room assisted)	\$ 55.00	Repurchase Sweep	\$ 150.00
Verification	\$ 5.00	MMDA & FDIC Extended Insurance Sweep	\$ 190.00
Return Wire fee	\$ 20.00	Credit Sweep	\$ 190.00
Business Online Banking Wire Module	\$ 30.00	ZBA Sweep Per Master Account	\$ 37.00
		ZBA Sweep Per Sub Account	\$ 17.00

BUSINESS ACCOUNT FEES & SERVICE CHARGES - Continued

DATA EXCHANGE		OTHER TREASURY MANAGEMENT SERVICES	
Data Exchange Transmission Set-Up	\$ 1,500.00	Controlled Disbursement Set-Up Fee	\$ 25.00
Prior Day BAI Reporting/Month (Q2)	\$ 135.00	Controlled Disbursement First Account	\$ 150.00
Prior Day BAI Reporting/Account (Q2)	\$ 65.00	Controlled Disbursement Additional Accounts	\$ 100.00
Prior Day BAI Reporting/Month (FIS)	\$ 135.00	Controlled Disbursement Per Item Fee	\$ 0.15
BAI Reporting Per Account (FIS)	\$ 65.00	Virtual Vault	\$ 150.00
BAI Reporting Per Transmission (FIS)	\$ 10.00	Deposit Account Control Agreement (DACA) Set-Up Fee	\$2,000.00
Prior Day BAI Reporting/File (FIS)	\$ 5.00	(DACA) Per Account Monthly Fee	\$ 350.00
Prior Day BAI Reporting/Field (FIS)	\$ 0.12	Hybrid Account Maintenance Fee	\$ 55.00
New Destination One-Time Setup Fee (FIS)	\$1,500.00	Master Escrow Maintenance Fee	\$ 30.00
Intra Day BAI Reporting Per Month (FIS)	\$ 175.00	Electronic Bill Presentment and Payment (EBPP)	Quoted
Intra Day BAI Reporting Per File (FIS)	\$ 7.00	SAFE DEPOSIT BOX <sup>5</sup>	
Intra Day BAI Reporting Per Field (FIS)	\$ 0.16	2 x 5	\$ 45.00
Custom BAI File Fees (FIS)	Varies	3 x 5	\$ 55.00
Secure File Transmission Per Month (ACH, Pos.Pay, ICL)	\$ 135.00	3 x 10	\$ 75.00
EDI Reporting Per Account	\$ 30.00	5 x 5	\$ 65.00
Image Cash Letters (ICL) Deposit Service	\$ 135.00	5 x 10	\$ 100.00
ACCOUNT RECONCILIATION		7 x 10	\$ 125.00
Full Account Recon Maintenance	\$ 150.00	10 x 10	\$ 165.00
Partial Account Recon Maintenance	\$ 55.00	13 x 10	\$ 190.00
Deposit Account Recon Maintenance	\$ 55.00	18 x 11	\$ 195.00
ASSOCIATION BANKING		36 x 11	\$ 315.00
Association Banking Set-Up	\$ 625.00	Late Fee	\$ 10.00
Association Banking Receivables Monthly Fee	\$ 175.00	Lost Key	\$ 50.00
Association Banking Related Account Set-Up	\$ 295.00	Drilling	\$ 200.00
Association Banking Programming per Hour	\$ 165.00	OTHER	
LOAN		Medallion Signature Guarantee Services	\$ 20.00
Reamortization schedule	\$ 250.00	Notary Services	
Mortgage Payoff Processing Fee	\$ 25.00	Customer	\$ 3.00
Research per hour	\$ 30.00	Non-Customer	\$ 5.00
Research per photocopy	\$ 1.00	Cashier's Checks	\$ 10.00
Subordination Agreement	\$ 195.00	Cashier's Check with Expedited Shipping <sup>9</sup>	\$ 45.00
Faxed	\$ 15.00	Check printing (prices vary depending on style & quantity)	
LOCKBOX SERVICES		Temporary Check (3 for \$1.00)	\$ 1.00
Lockbox	Quoted	Photocopy (per page, \$1.00 minimum)	\$ 0.25
		Fax (1st page)	\$ 2.50
		Each Additional Page	\$ 1.50
		Check Cashing (Non-Customer >= \$2,500)	3%
		Check Cashing (Non-Customer < \$2,500)	\$ 10.00



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1. 12 months for checking accounts / 24 months for savings accounts.
2. Foreign Transaction Fees are 1% of the total transaction amount. This applies to debit card or ATM transactions with a merchant or ATM in a foreign country, whether the transaction is originally made in US dollars or converted from foreign currency.
3. The monthly maintenance fee is applicable to Commercial Checking Accounts, other business deposit products may have different monthly fee.
4. Only applicable to analyzed products.
5. These fees become effective upon your annual renewal date. Discounts may apply based on your relationship. Not all sizes are available at all locations. Box holders must have a Seacoast Bank Checking or Savings Account. Annual fees are automatically deducted from your Seacoast Checking or Savings Account. Seacoast Bank offers safe deposit boxes at selected banking centers and they are subject to availability. Please stop by or call your local banking center for more information.
6. For debit card transactions, the date overdrawn is based on the date the transaction was authorized, which may be different from the date the transaction posted.
7. Additional Foreign Wire Transfer Fee Information Correspondent bank charges will be deducted from the amount received by the beneficiary. The charge will vary depending on the amount of the wire, ranging from \$10.00 to \$30.00, and is subject to change. These charges apply if a Seacoast correspondent bank is used, however if the sender chooses a different intermediary bank, Seacoast has no control over the amount charged. Also, the beneficiary may be charged a fee for receiving an incoming wire, which is controlled by the beneficiary bank. In addition to the Wire Transfer fees charged, Seacoast retains a nominal spread on the Foreign Exchange (FX) rate provided by our correspondent bank. Upon request, Seacoast will provide you with that spread on the Foreign Exchange (FX) rate.
8. Additional postage cost may apply for shipping of physical tokens.
9. Applicable to Global Banking customers only.

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

REV. 07/2025

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 depend on the product or service you have with us. This information may include: <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Credit history and credit scores</li><li>• Account balances and account transactions</li></ul>	
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' personal information; the reasons Seacoast Bank chooses to share; and whether you can limit this sharing.	
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SEACOAST BANK SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes:</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes:</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes:</b> Information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes:</b> Information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	WE DON'T SHARE
TO LIMIT OUR SHARING	<ul style="list-style-type: none"><li>• Call Toll-free 800.706.9991</li><li>• Visit us online: <a href="http://www.SeacoastBank.com/Privacy-and-Security">www.SeacoastBank.com/Privacy-and-Security</a></li></ul> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
QUESTIONS?	Call toll-free 800.706.9991 or go to <a href="http://www.SeacoastBank.com">www.SeacoastBank.com</a>	

WHO WE ARE	
Who is providing this notice?	Seacoast Bank means Seacoast National Bank and Seacoast Banking Corporation of Florida.
WHAT WE DO	
How does Seacoast 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 Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Open an account</li><li>• Apply for a loan</li><li>• Use your credit or debit card</li><li>• Make deposits or withdrawals from your account</li><li>• Give us your contact information</li></ul> 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: <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Our affiliates include:</i> <ul style="list-style-type: none"><li>• <i>Nature Coast Insurance.</i></li><li>• <i>Various financial companies with or without the Seacoast name.</i></li><li>• <i>Various property service companies with or without the Seacoast name.</i></li></ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• <i>Seacoast Bank does not share with nonaffiliates so they can market to you.</i></li></ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include our credit card partner, securities broker dealer, leasing, and service providers.</i></li></ul>
OTHER IMPORTANT INFORMATION	
<b>State Law:</b> 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. <b>Important Notice about Credit Reporting:</b> 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.	



# HEALTH SAVINGS ACCOUNT

## HEALTH SAVINGS ACCOUNT DISCLOSURE STATEMENT

### THIS DISCLOSURE STATEMENT.

This Disclosure Statement provides you, and your beneficiaries after your death, with a summary of the rules and regulations governing this HSA.

### DEFINITIONS

The IRS Forms 5305 series agreement for HSAs contains a definitions section. The definitions found in such section apply to this agreement.

The IRS refers to you as the account owner, and us as the custodian. References to "you," "your," and "HSA owner" will mean the account owner, and "we," "us," and "our" will mean the custodian. Upon your death, your spouse beneficiary, if applicable, becomes "you" for purposes of this Disclosure Statement. In the event you appoint a third party, or have a third party appointed on your behalf to handle certain transactions affecting your HSA, such third party will be considered your agent and, therefore, "you" for purposes of this Disclosure Statement. Additionally, references to "HSA" will mean the custodial account.

### FOR ADDITIONAL GUIDANCE

It is in your best interest to seek the guidance of a tax or legal professional before completing any HSA establishment documents. Your first reference for questions concerning your HSA should be Internal Revenue Code (IRC) Section 223, other relevant IRC sections, and all additional Internal Revenue Service (IRS) guidance; IRS publications that include information about HSAs; any additional provisions or amendments to such documents; and this Disclosure Statement. For more information, you can also refer to the instructions to your federal income tax return, or the IRS's web site at [www.irs.gov](http://www.irs.gov).

## HSA RESTRICTIONS AND APPROVAL

- 1. IRS Form 5305-B or 5305-C Agreement.** This Disclosure Statement and the IRS Forms 5305 series agreement, amendments, application, and additional provisions set forth the terms and conditions governing your HSA. Such documents are the agreement.
- 2. Individual/Family Benefit.** This HSA must be for the exclusive benefit of you, your spouse, and your dependents and, upon your death, your beneficiaries. The HSA must be established in your name and not in the name of your beneficiary, living trust, or another party or entity.
- 3. Beneficiary Designation.** By completing the appropriate section on the corresponding Health Savings Account Application you may designate any person(s) as your beneficiary to receive your HSA assets upon your death. You may also change or revoke an existing designation in such manner and in accordance with such rules as we prescribe for this purpose. If there is no beneficiary designation on file at the time of your death, or if none of the beneficiaries on file are alive at the time of your death, your HSA assets will be paid to your estate. We may rely on the latest beneficiary designation on file at the time of your death, will be fully protected in doing so, and will have no liability whatsoever to any person making a claim to the HSA assets under a subsequently filed designation or for any other reason.
- 4. Cash Contributions.** Regular or annual HSA contributions must be in cash, which may include a check, money order, or wire transfer. It is within our discretion to accept in-kind contributions for rollovers, transfers, or similar transactions.
- 5. HSA Custodian.** An HSA custodian must be a bank, an insurance company, a person previously approved by the IRS to be a custodian of an individual retirement account (IRA) or Archer Medical Savings Account (MSA), or any other person approved by the IRS.
- 6. Prohibition Against Life Insurance and Commingling.** None of your HSA assets may be invested in life insurance contracts, or commingled with other property, except in a common trust fund or common investment fund.
- 7. Nonforfeitability.** The assets in your HSA are not forfeitable.
- 8. Collectibles.** Generally, none of your HSA assets may be invested in collectibles, including any work of art, rug, or antique, metal or gem, stamp or coin, alcoholic beverage, or any other tangible

- personal property. If we allow, you may invest your HSA assets in the following coins and bullion: certain gold, silver, and platinum coins minted by the United States; a coin issued under the laws of any state; and any gold, silver, platinum, and palladium bullion of a certain fineness, and only if such coins and bullion are held by us. For additional guidance on collectibles, see Section 408(m) of the Internal Revenue Code (IRC).
- 9. Cash or In-Kind Rollovers.** You may be eligible to make a rollover contribution of your HSA or Archer MSA distribution, in cash or in kind, to an HSA. These and other potential rollovers to and from HSAs are described in greater detail elsewhere in this Disclosure Statement.
  - 10. No Prohibited Transactions.** If you engage in a prohibited transaction, the HSA loses its tax exempt status as of the first day of the year. You must include the fair market value of your HSA as of that first day in your gross income for the year during which the prohibited transaction occurred, and pay all applicable taxes and penalties.
  - 11. No Pledging.** If you pledge all or a portion of your HSA as security for a loan, the portion pledged will be treated as a distribution to you, and the taxable amount will be included in gross income, and may be subject to the 20 percent early-distribution penalty tax.
  - 12. IRS Approval of Form.** This agreement includes an IRS Forms 5305 series agreement. Articles I through X of this IRS agreement have been reviewed and approved by the IRS. This approval is not a determination of its merits, and not an endorsement of the investments provided by us or the operation of the HSA. Article XI of this IRS agreement contains additional contract provisions that have not been reviewed or approved by the IRS.
  - 13. State Laws.** State laws may affect your HSA in certain situations, including deductions, beneficiary designations, agency relationships, consent, taxes, tax withholding, and reporting.
- ### HSA ELIGIBILITY
- 1. Eligibility for an HSA.** You are an eligible individual and may make or receive an HSA regular contribution if, with respect to any month, you:
    - a. are covered under a high-deductible health plan (HDHP);
    - b. are not covered by any other type of health plan that is not an HDHP (with certain exceptions for plans providing preventive care and limited types of permitted insurance and permitted coverage);
    - c. are not enrolled in Medicare; and
    - d. may not be claimed as a dependent on another person's tax return.
  - 2. High-Deductible Health Plan.** Generally, an HDHP is a health plan that provides significant benefits and satisfies certain requirements with respect to deductibles and out-of-pocket expenses. For purposes of this HSA, a high-deductible health plan is a plan with a minimum annual deductible and an out-of-pocket expense limit as follows:
- | TAX YEAR | HDHP COVERAGE | MINIMUM DEDUCTIBLE | OUT-OF-POCKET EXPENSE LIMIT |
|----------|---------------|--------------------|-----------------------------|
| 2025     | Self-Only     | \$1,650*           | \$8,300*                    |
|          | Family        | \$3,300*           | \$16,600*                   |
| 2026     | Self-Only     | \$1,700*           | \$8,500*                    |
|          | Family        | \$3,400*           | \$17,000*                   |
- \*Subject to annual cost-of-living adjustments, if any.
- A plan shall not fail to be treated as an HDHP by reason of failing to have a deductible for preventive care. An HDHP may therefore provide preventive care benefits without a deductible or with a deductible

- below the minimum annual deductible.
- 3. Permitted Insurance.** You are eligible for an HSA if you have coverage for any benefit provided by permitted insurance. An example of permitted insurance is insurance for a specific disease or illness, such as cancer insurance.

In addition, you are eligible for an HSA if you have coverage (whether provided through insurance or otherwise) for accidents, disability, dental care, vision care, or long-term care.

## HSA CONTRIBUTIONS

- 1. Who Can Make Regular or Annual Contributions.** If you meet the eligibility requirements for an HSA, you, your employer, your family members, or any other person (including nonindividuals) may contribute to your HSA. This is true whether you are self-employed or unemployed.
- 2. Regular or Annual Contributions.** Contributions to your HSA by any means (e.g., point of sales credits) are considered regular contributions for the current year, unless you provide us with instruction otherwise.
  - a. Maximum Annual Contributions.** In general, the maximum annual contribution is the contribution limit based on HDHP coverage as shown in the following chart:

TAX YEAR	HDHP COVERAGE	CONTRIBUTION LIMIT	CATCH-UP CONTRIBUTION LIMIT <sup>2</sup>	TOTAL CONTRIBUTION LIMIT
2025	Self-Only	\$4,300	\$1,000	\$5,300
	Family	\$8,550	\$1,000	\$9,550
2026	Self-Only	\$4,400	\$1,000	\$5,400
	Family	\$8,750	\$1,000	\$9,750

\*Subject to annual cost-of-living adjustments, if any.

Your maximum annual contribution is generally determined by adding together your monthly contribution limits for the year. Your monthly contribution limit is determined on the first day of each month that you are an eligible individual. A monthly contribution limit is 1/12 of the annual contribution limit based on your health plan coverage (self-only or family) for such month.

However, your maximum annual contribution may be a greater amount if you are an eligible individual on the first day of the last month (December 1 for calendar-year taxpayers). If so, you are treated as an eligible individual for all months of the tax year and you may contribute up to such tax year's annual contribution limit based on your HDHP coverage (self-only or family) on December 1 (for calendar-year taxpayers).

If your maximum contribution amount determined under this method is greater than your monthly-determined maximum, and you contribute the greater amount, a testing period applies. The testing period for this provision begins with the last month of the contribution year and ends on the last day of the 12th month following such month (December 31 for calendar-year taxpayers).

If you do not continue to be an eligible individual for the entire testing period, unless you die or become disabled, the difference between your monthly-determined maximum and the amount you contributed is includable in your gross income for the year of failure and is subject to a 10 percent penalty tax. For example, if you are an eligible individual and enroll in self-only HDHP coverage on January 1 but change to family HDHP coverage on November 1 and retain

- family HDHP coverage through December 31 of the same year, you may be able to contribute up to the full annual contribution limit for family coverage (plus catch-up if you are eligible) because it is greater than the sum of the monthly contribution limits (10/12 of the self-only annual limit plus 2/12 of the family limit).
- b. Qualified HSA Funding Distribution.** If you are an eligible HSA individual, you may elect to take a qualified HSA funding distribution from your IRA (not including ongoing SEP and SIMPLE IRAs) to the extent such distribution is contributed to your HSA in a trustee-to-trustee transfer. This amount is aggregated with all other annual HSA contributions and is subject to your annual HSA contribution limit. The contribution is made for the tax year of the distribution. A qualified HSA funding distribution election is irrevocable and is generally available once in your lifetime. A testing period applies. The testing period for this provision begins with the month of the contribution to your HSA and ends on the last day of the 12th month following such month. If you are not an eligible individual for the entire testing period, unless you die or become disabled, the amount of the contribution made under this provision will be includable in gross income for the tax year of the month you are not an eligible individual, and is subject to a 10 percent penalty tax.
  - c. Annual Contributions Aggregated.** If you have more than one HSA, the aggregate annual contributions to all the HSAs are subject to the contribution limit. This limit is decreased by the aggregate contributions to an Archer MSA. The same annual contribution limit applies whether the contributions are made by you, your employer, your family members, or any other person (including nonindividuals). Contributions may be made on your behalf even if you have no compensation or if the contributions exceed your compensation.
  - d. Catch-Up Contributions.** Catch-up contributions are regular HSA contributions made in addition to any other regular HSA contributions. You are eligible to make catch-up contributions if you meet the eligibility requirements for regular contributions and are age 55 or older by the end of your taxable year and not enrolled in Medicare. As with the annual contribution limit, the catch-up contribution is generally computed on a monthly basis. However, you may be eligible to contribute the entire catch-up contribution amount even if you are not an eligible individual for the entire tax year using the same first day of the last month eligibility rules and testing period applicable to the annual contribution limit.
- 3. One or Both Spouses Have Family Coverage.** You and your spouse are treated as having family coverage if one or both of you has family coverage. The contribution limit is divided equally between you and your spouse, unless each of you agree on a different division. The family coverage limit is reduced further by any contribution to an Archer MSA. However, each of you may make the catch-up contributions to your own separate HSA without exceeding the family coverage limit.
  - 4. Federal Income Tax Contribution Deductibility.**
    - a. Your Contributions.** Contributions made by you to an HSA, which do not exceed the maximum annual contribution amount, are deductible by you when determining your adjusted gross income. You are not required to itemize deductions in order to take this deduction. However, you cannot also deduct the contributions as medical expenses under Internal Revenue Code (IRC) Section 213. Contributions by family members or any other person (including nonindividuals) on your behalf are also deductible by you. A contribution of a qualified HSA funding distribution from an IRA is not deductible.
    - b. Employer Contributions.** Employer contributions are treated as employer-provided coverage for medical expenses under an accident or health plan and are excludable from your gross income. The employer contributions are not subject to withholding from wages for income tax or subject to the Federal Insurance Contributions Act (FICA), the Federal Unemployment Tax Act (FUTA), or the Railroad Retirement Tax Act. Contributions to your HSA through a cafeteria plan are treated as employer contributions. You cannot deduct employer contributions on your federal income tax return as HSA contributions or as medical expense deductions under IRC Section 213.
  - 5. Contribution Deadline.** You or your employer may make regular (including catch-up) HSA contributions any time for a taxable year up to and including your federal income tax return due date, excluding extensions, for that taxable year. The due date for most taxpayers is April 15. The deadline may be extended in



some situations. Examples include a federally declared disaster, a terroristic or military action, or service in a combat zone.

6. **Return of Mistaken Distribution.** If you mistakenly distribute assets from the HSA, our policies may allow you to return the assets to the HSA. If you are able to return a mistaken distribution, you must notify us of the return and be prepared to provide the IRS with clear and convincing evidence that the HSA distribution was the result of a mistake of fact due to reasonable cause. A mistaken distribution can be returned no later than April 15 following the first year you knew or should have known the distribution was a mistake.

### MOVING ASSETS TO AND FROM HSAs

There are a variety of transactions that allow you to move assets to and from your HSA in cash or in kind based on our policies. We have sole discretion on whether we will accept, and how we will process, movements of assets to and from HSAs. We or the other financial organization involved in the transaction may require documentation for such activities.

1. **HSA-to-HSA Transfers.** You may transfer all or a portion of your HSA assets from one HSA to another HSA. An HSA transfer means that the HSA assets move from one HSA to another HSA in a manner that prevents you from cashing or liquidating the HSA assets, or even depositing the assets anywhere except in the receiving HSA. Transfers are not taxable or reportable, and the IRS does not impose timing or frequency restrictions on transfers. You may be required to complete a transfer authorization form prior to transferring your HSA assets.
2. **Archer MSA-to-HSA Transfers.** transfer of Archer MSA assets to an HSA is permitted. However, HSA assets cannot be transferred to an Archer MSA.
3. **HSA-to-HSA Rollovers.** An HSA rollover is another way to move assets tax-free between HSAs. You may roll over all or a portion of your HSA assets by taking a distribution from an HSA and recontributing it as a rollover contribution into the same or another HSA. Rollovers to HSAs are not allowed from traditional or Roth IRAs, health flexible spending arrangements (FSAs), and employer-sponsored retirement plans. You must report your HSA rollover to the IRS on your federal income tax return. Your contribution may only be designated as a rollover if the HSA distribution is deposited within 60 calendar days following the date you receive the distributed assets. You are limited to one rollover per 1-year (12-month) period. You may only roll over one HSA distribution per 1-year period aggregated between all of your HSAs. For example, if you have HSA 1, HSA 2, and HSA 3, and take a distribution from HSA 1 and roll it over into a new HSA 4, you will have to wait 1 year from the date of that distribution to take another distribution from any of your HSAs and subsequently roll it over into an HSA.
4. **Archer MSA-to-HSA Rollovers.** Rollovers from an Archer MSA to an HSA are permitted according to the same rules as HSA-to-HSA distributions and rollovers. However, HSA assets cannot be rolled over to an Archer MSA.

### HSA DISTRIBUTIONS

You or, after your death, your beneficiary may take an HSA distribution, in cash or in kind based on our policies, at any time. However, depending on the timing and amount of your distribution you may be subject to income taxes and/or penalty taxes. HSA custodians/trustees are not responsible for determining whether HSA distributions are used for qualified medical expenses.

1. **Removal of Excess Contributions.** You may withdraw all or a portion of your excess contribution and attributable earnings by your federal income tax return due date, including extensions, for the taxable year for which you made the contribution. The excess contribution amount distributed will generally not be taxable, but the attributable earnings on the contribution will be taxable in the year in which the distribution is received. If you timely file your federal income tax return, you may still remove your excess contribution, plus attributable earnings, as late as October 15 for calendar year filers.
2. **Qualified Medical Expenses.** Qualified medical expenses are expenses paid by you, your spouse, or your dependents for medical care as defined in IRC Section 213(d) or as otherwise permitted by law, but only to the extent the expenses are not covered by insurance or otherwise. The qualified medical expenses must be incurred only after the HSA has been established.
3. **Death.** Upon your death, any balance remaining in your HSA

becomes the property of the beneficiaries named in the HSA agreement.

- a. **Spouse.** If your spouse is the beneficiary of your HSA, the HSA becomes his/her HSA as of the date of your death. We may require your spouse to transfer the assets to an HSA of his/her own. Your spouse is subject to income tax only to the extent distributions from the HSA are not used for qualified medical expenses.
  - b. **Nonspouse.** If your beneficiary is not your spouse, the HSA ceases to be an HSA as of the date of your death. If your beneficiary is your estate, the fair market value of your HSA as of the date of your death is taxable on your final return. For other beneficiaries, the fair market value of your HSA is taxable to them in the tax year that includes such date. For such a person (except your estate), this amount is reduced by any payments from the HSA made for your qualified medical expenses, if paid within one year after your death.
4. **Removal of Employer Contributions.** If your employer contributes an amount in excess of the maximum annual contribution amount, or if your employer makes a contribution to your HSA but you were never an eligible individual, your employer may request a distribution from your HSA to correct the error.

### FEDERAL INCOME TAX STATUS OF DISTRIBUTIONS

1. **Taxation.** Distributions from your HSA used exclusively to pay for or reimburse qualified medical expenses of you, your spouse, or your dependents are excludable from gross income. In general, amounts in an HSA can be used for qualified medical expenses and will be excludable from gross income even if you are not currently eligible for contributions to the HSA. However, any amount of the distribution not used exclusively to pay for or reimburse qualified medical expenses of you, your spouse, or your dependents is includable in your gross income and is subject to an additional 20 percent tax penalty on the amount includable, except in the case of distributions made after your death, your disability, or your attainment of age 65. HSA distributions which are not rolled over will be taxed as income in the year distributed, unless they are used for qualified medical expenses. You may also be subject to state or local taxes and state withholding on your HSA distributions.
2. **Earnings.** Earnings, including gains and losses, on your HSA will not be subject to federal income taxes until they are considered distributed.
3. **Ordinary Income Taxation.** Your taxable HSA distribution is usually included in gross income in the distribution year.

### ESTATE AND GIFT TAX

The designation of a beneficiary to receive HSA distributions upon your death will not be considered a transfer of property for federal gift tax purposes. Upon your death, the value of all assets remaining in your HSA will usually be included in your gross estate for estate tax purposes, regardless of the named beneficiary or manner of distribution. There is no specific estate tax exclusion for assets held within an HSA.

### ANNUAL STATEMENTS

Each year we will furnish you and the IRS with IRS-required statements reflecting the activity in your HSA.

### FEDERAL TAX PENALTIES AND IRS FORMS 5329 OR 8889

Several tax penalties may apply to your various HSA transactions, and are in addition to any federal, state, or local taxes. Federal penalties and excise taxes are reported and remitted to the IRS by completing either IRS Form 5329 or Form 8889 and attaching the applicable form(s) to your federal income tax return. The penalties may include any of the following taxes:

1. **Additional Tax.** Any amount of a distribution not used exclusively to pay for or reimburse qualified medical expenses of you, your spouse, or your dependents is subject to an additional 20 percent tax on the amount includable in your gross income, except in the case of distributions made after your death, your disability, or your attainment of age 65. Separately, any failure to meet a required testing period resulting in amounts includable in gross income will make such amounts subject to an additional 10 percent tax.
2. **Excess Contribution Penalty Tax.** If a contribution to your HSA exceeds the amount you are eligible for, you have an excess contribution, which is subject to a 6 percent excise tax. The excise tax applies each year that the excess contribution remains in your HSA.



## DEPOSIT ACCOUNT AGREEMENT

Effective July 1, 2025

## TRUTH-IN-SAVINGS DISCLOSURE

### General Policies for Checking, Savings, and Money Market Accounts

- Refer to the *Account Fees & Service Charges* brochures for charges and other restrictions which 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 noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash 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.

## 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 (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask 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 agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which 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 agreement 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. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement 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 agreement 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 agreement should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**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 which 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 we can deduct any amounts deposited into the account and apply those amounts to the shortage. 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 only 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 indorsement or lack of indorsement 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. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. 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 a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

### WITHDRAWALS -

**Important terms for accounts where more than one person can withdraw** - 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. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

**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, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. 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** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which 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 which is greater in number than the frequency permitted by our policy, 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 any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of 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, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash withdrawals** - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where 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 signatures or otherwise examine the original check or 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 demand deposit, or from any other savings deposit 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 separately provided notice of penalty for early withdrawal.

### UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

**Generally** - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

**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 can NOT 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, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as a line-of-credit or a plan to sweep funds from another account you have with us (CheckProteck). You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**Standard overdraft coverage** - Most checking accounts come with our standard overdraft coverage. With standard overdraft coverage, whether an overdraft will be paid is at our discretion, and we reserve the right not to pay. Our standard overdraft service may allow ACH payments, recurring debit card transactions and personal checks to go through for a fee when you do not have enough available money in your account to cover a transaction. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you repeatedly overdraft your account.

You can remove standard overdraft coverage from your account at any time. If you opt out of our standard overdraft coverage, we will generally decline any transaction that would overdraft your account. For example, we will return your personal checks and other returnable items, such as ACH payments, as unpaid, and, if applicable, charge a returned item (NSF) fee.

We will not authorize ATM and everyday (one-time) debit card transactions (such as one-time debit card and ATM card purchases) into overdraft when a preauthorization for that transaction would result in your account having insufficient funds.

Important: Standard overdraft coverage is not available for all accounts. Please ask us for details.

**ATM and everyday one-time debit overdraft service** - Your enrollment preference for our ATM and everyday one-time debit overdraft service determines how we handle your ATM and everyday (one-time) debit card transactions on eligible accounts. You can add or remove the service on eligible accounts at any time. It's important to understand that this service is unique from other optional services that may be less costly for you, such as a linked savings account (CheckProteck) or line of credit. You can obtain information regarding these optional services by calling us, visiting your local branch, or via online banking.



For example, we typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you repeatedly overdraft your account.

ATM and everyday one-time debit overdraft service does not apply to checks and other recurring transactions (such as Bill Pay or ACH transfers, or recurring debit card transactions such as utilities or health club memberships). With or without ATM and everyday one-time debit overdraft service, the Bank may continue to pay these other transaction types into overdraft, at our discretion, and our standard overdraft fees and policies will apply.

ATM and everyday one-time debit overdraft service is not available for all accounts. Please ask us for details.

ATM and everyday one-time debit overdraft service is a discretionary service that may be removed by us for a variety of reasons including excessive overdrafts or returned items.

**Other overdraft products** - You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as a line-of-credit or a plan to sweep funds from another account you have with us (CheckProteck). You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**Nonsufficient funds (NSF) fees** - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment.

**Payment types** - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. A debit card transaction might be authorized by use of a PIN, a signature, or a chip. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the “Payment order of items” subsection below.

**Important information regarding “decoupled” cards** - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to “debit cards,” “everyday debit card transactions,” or “one-time debit card transactions,” we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

**Balance information** - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Determining your available balance** - We use the “available balance” method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s current balance. This means an overdraft or an NSF transaction could occur regardless of your account’s current balance. Your account’s current balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The current balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date; we do not show holds or distinguish between available and unavailable funds. When you review your statement later, it might appear that you had enough available funds in your account to cover a debit for which we charged you a fee.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the current balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the current balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A temporary debit authorization hold affects your account balance.” We use the available balance to authorize your transactions during the day (for example, debit card purchases and ATM withdrawals), and we also use the available balance to pay your transactions during our nightly processing.

Your available balance is calculated as follows:

Previous Day’s Balance Ending daily ledger balance from prior business day’s nightly processing

– Holds Subtract funds that have been placed on hold

+ Deposits Add pending deposits that are immediately available (see “Your Ability to Withdraw Funds” and the section titled “Funds availability” below)

– Withdrawals Subtract pending withdrawals that we have either authorized or we know about but have not yet processed

= Available Balance

The available balance may not include every transaction you have initiated or that we previously authorized. For example, your available balance may not include the following:

- Outstanding checks and authorized withdrawals we have not received for payment (such as recurring debit card transactions and ACH transactions);
- The final amount of a debit card purchase. For example, we may authorize a purchase amount prior to a tip that you add;
- Debit card transactions that have been previously authorized but not sent to us for payment. In most cases, a transaction authorization hold must be released after three business days even though the transaction may be sent to us for payment from your account at a later date, which we must honor. The authorization hold may be up to 30 business days for certain transactions, including car rental, cash, and international transactions.

For information regarding how we process and post transactions to your account, see the section titled “Payment order of items” below.

**Funds availability** - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, “Your Ability to Withdraw Funds”) for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. 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 times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance** - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. Unless you have notified us that you DO want us to pay everyday non-recurring debit card overdrafts at our discretion, we generally will not authorize such a transaction if we determine at the time of the everyday non-recurring transaction that you may not have available funds in your account to pay that transaction, and we will not charge an NSF fee.

When we give authorization to a merchant for your purchase, your available balance will decrease. However, the authorization will not prevent certain items, such as ACH transactions and checks, from posting to your account, which can leave your account without enough funds. To avoid Overdraft Fees, be sure to keep enough funds in your account to avoid overdrawing your account, including enough funds for previously authorized debit card transactions not yet posted to your account. The amount being held is not applied to the debit card transaction or to any specific transaction. If the hold expires and the transaction has not been paid, the amount being held is returned to your available funds. After the merchant has presented the debit card transaction for payment, we determine whether you have sufficient funds available to pay the transaction. If other account activity has caused the funds available in your account to drop before the debit card transaction is paid, you may no longer have sufficient funds to pay the merchant. If you do not have sufficient funds, the debit card transaction will cause you to overdraw your account since we must honor our promise to pay the merchant. If your account had sufficient funds to cover the everyday non-recurring debit card transaction at the time it was authorized, we’ll waive the Overdraft Fee on the everyday non-recurring debit card transaction. If it is a recurring transaction, you may incur an Overdraft Fee; this may occur even if your account did have sufficient available funds when the merchant requested the authorization. We rely on transaction coding sent to us by the merchant or other third party to determine whether the transaction is everyday or recurring. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when originally sent for authorization and we’re unable to match them. In those cases, you may be charged an overdraft fee if the transaction is paid into overdraft. If any other transaction other than an everyday non-recurring debit card transaction overdraws your account, we may assess an Overdraft Fee.

**Payment order of items** - The order in which items 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.

Note that items may not be processed in the order they are received.

Posting a credit increases your balance. Posting a debit or hold reduces your balance. Credits include teller deposits, direct deposits, and credits we make. Holds include deposit holds, debit card authorizations, and holds related to cash withdrawals and electronic transfers. Debits include withdrawals, transfers, payments, checks, one-time and recurring debit card transactions, and fees. Please note that transactions are processed in the order described below (subject to our right to change this process from time to time). We cannot control how long a merchant takes to present a transaction for final payment or settlement, or the transaction type the merchant presents for final payment or settlement. At the end of each business day our automated systems assign each transaction received that day to a category. We generally post all transactions within a category, using the posting order or orders that apply to that category, before we post any transactions assigned to the next category. We start with the ending ledger balance in your account at the beginning of the business day, subtract holds from your balance, and make any adjustments from prior days. Next, we generally add deposits and other credits to your balance and then subtract debits (both authorized and those that we know about that have not yet been processed) from your balance. We subtract from your balance in date and time order the types of debits listed with processing order “Timestamp” below; however, if our systems do not receive date and time information, then we subtract the debits in those categories from your balance in order from lowest to highest dollar amount. Some, but not all, of our categories are shown below:

Processing Order	Debit Category	Primary Processing Order Within Category	Secondary Processing Order Within Category
1	Over-the-counter checks, withdrawals, wires, transfers, Zelle®, or instant payments and other bank-initiated transactions	Timestamp	Amount low to high
2	Debit card transactions, ATM transactions	Timestamp	Amount low to high
3	Bill Pay, ACH, Preauthorized withdrawals	Timestamp	Amount low to high
4	Checks	Serial number low to high	
5	Other Debits	Timestamp	Amount low to high
6	Fees	Amount low to high	

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as “everyday”) debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

**Your Responsibility if Your Account has an Overdraft** - If you have an overdraft on your account (including transactions that created an overdraft that we have paid on your behalf, plus any fees), you must make a deposit or transfer promptly to return your account to a positive available balance. If you fail to bring your account to a positive available balance, we may close your account. We may also report you to consumer reporting agencies and make efforts to collect the amount you owe us, which can affect your ability to open other accounts with us or other banks in the future and may be reflected in your credit report. You authorize us to apply any deposit to your account, including your federal and state benefits, to pay the amount of any overdraft and related fees. If the Bank chooses to pay a transaction, each account owner agrees to reimburse the Bank immediately for the amount of the overdraft and any associated fees, whether the overdraft was caused by you or another authorized user on the account. If you have a

joint account, all joint owners will be jointly and severally liable for any overdraft plus any related fees, regardless of which owner initiated or presented the transaction that resulted in the overdraft.

**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 and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Single-Party Account** - Such an account is owned by one party.

**Multiple-Party Account** - Such an account is payable on request to one or more of two or more parties, whether or not a right of survivorship is mentioned.

**Multiple-Party Account - Tenancy by the Entireties** - The account is owned by two parties who are married to each other and hold the account as tenants by the entirety.

**RIGHTS AT DEATH - Single-Party Account** - At the death of a party, ownership passes as part of the party's estate.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes to the surviving party or parties.

**Multiple-Party Account Without Right of Survivorship** - At death of party, deceased party's ownership passes as part of deceased party's estate.

**Single-Party Account With Pay-on-Death Designation** - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

**Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation** - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

**BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS** - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**STOP PAYMENTS** - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. We must receive your stop-payment order in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. In general, your stop-payment order, whether we receive it orally or in writing, will be effective for six months. We will send you written confirmation of your stop-payment order which will include the date on which your stop-payment order will lapse. We may rely on the information in that confirmation unless you notify us immediately of any errors. We are not obligated to notify you when a stop-payment order expires. However, you can prevent your stop-payment order from expiring by renewing your stop-payment order before the end of the six-month period.

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 may be entitled to enforce payment against you despite the stop-payment order.

**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. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

**AMENDMENTS AND TERMINATION** - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason, including negative or zero balance accounts. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

We may close your account for any reason with advance notice. We may require you to give us a minimum of seven calendar days advance written notice when you intend to close your account by withdrawing your funds. If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method. Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed. We may refuse to close your account if your account has a pending transaction (including a pending dispute or investigation), overdrawn balance, restriction (including a deposit, collateral or decedent hold), or is subject to Legal Process. At the time of account closure, we will post, as applicable, any accrued interest, required tax withholding, and the closing debit for any remaining funds. 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 becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Once the account closure process is complete, we have no obligation to accept deposits or pay outstanding checks or other items presented for payment. We are not liable for any claim, loss or damage that may result from not honoring items that are presented or received after your account is closed. You agree to pay immediately all amounts you owe us. We may reopen the account to accept a debit or credit, or to perform maintenance, in our sole discretion, and will notify you after we do so. If we have to reopen your account to accept such a debit or credit or to perform such maintenance, you cannot make any transactions with the account. It is only open to process the transactions(s) or account maintenance, and we will

re-close the account after such transaction(s) or maintenance has been completed. We have the right to advise consumer reporting agencies and other third-party reporting agencies of accounts closed for misuse, such as unpaid overdrafts. This agreement continues to govern your account even after your account closes.

**CORRECTION OF CLERICAL ERRORS** - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

**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.

**REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS** - 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 available legal remedy to recover the amount of our liability.

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**RESTRICTIVE LEGENDS OR INDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

**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.

**CHECK PROCESSING** - We process items mechanically by relying almost exclusively 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 indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated



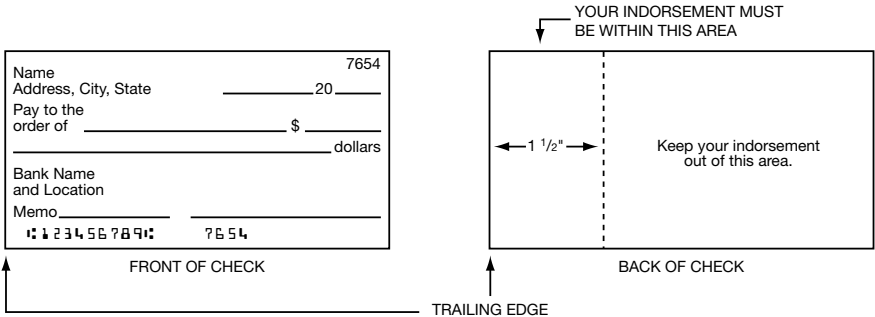
processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**INDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

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 indorsement information within 1 1/2" of that edge.



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

These indorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**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. We are not responsible for the actions of a fiduciary, including the misuse of funds. 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.

**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.

**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 as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is 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 and applicable law. 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, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

**ACCOUNT SECURITY** -

**Your duty to protect account information and methods of access** - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card, point-of-sale card and/or PIN) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. 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.

**Positive pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, 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, 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. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**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). 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 re-open 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 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 which substantially contributes to the loss.

**Access devices** - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

**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 keeping 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 of this document.

**BUSINESS DEBIT CARDS** -

**Your Responsibility** -

You assume responsibility for all transactions arising from authorized use of your Seacoast Bank business debit card (the "Business Debit Card") by any person you authorize or permit to use your Business Debit Card (the "User") whether such use is with an automated teller machine ("ATM"), banking terminal, electronic funds transfer device or any other means of access. If you have authorized another person to use the Business Debit Card in any manner, that authorization shall be deemed to include the authorization to make withdrawals or transfers of funds for your Accounts to which the Business Debit Cards are linked, and such authorization shall be deemed to continue until you have taken all steps necessary to revoke it by preventing such use by that person, including, without limitation, notifying the User and contacting us to inform us that the User is no longer authorized. Use of the Business Debit Card via PIN with an ATM allows the User access to all associated accounts.

The Business Debit Card is intended to be used only for business expenses including business- related travel, entertainment, gas, and other expenses. Transactions with the Business Debit Card, you agree to, and to direct all Users to, use the Business Debit Cards and Accounts to which the Business Debit Cards are linked only for legitimate business purposes and not for personal, family or household purposes, and to comply with, and be bound by, this Agreement. Improper use of this Business Debit Card may lead to the Business Debit Card being closed or moved to another product with usage and benefits more in line with the use of the Business Debit Card.

All transactions arising from the authorized use of the Business Debit Card shall be subject to and controlled by this agreement and other contractual relationships with us and all of our applicable rules and regulations, as amended from time to time.

**You Agree to Pay** -

You agree to pay us on demand for all purchases made, services rendered, and cash advances made by or to any User using the Business Debit Card. Except as specifically prohibited by law or regulation, you hereby waive as against us all of your claims, defenses, rights, and offsets now or hereafter existing against any merchant or other payee for services or merchandise acquired with the Business Debit Card.

Cancellation of a Business Debit Card or termination of the Account shall not excuse your obligation to pay for all purchases or other transactions incurred against or in connection with the Account through the effective time of the cancellation or termination. This liability will be joint and several.

**Cancellation and Termination** -

You may surrender the Business Debit Card and terminate your obligations effective once all Cards issued on the Account have been closed. However, your obligations shall remain in effect for purchases made, services rendered and cash advances made by or to any User using the Business Debit Cards. We may cancel the Business Debit Cards at any time without notice and all Users will surrender the Business Debit Cards immediately upon our request or the request of our agent. The cancellation of the obligations pursuant to this Agreement shall not affect your obligation to repay all amounts owed to us under this Agreement or in connection with the use of the Business Debit Cards. We reserve the right to refuse or terminate your use of the Business Cards in our sole discretion at any time.

**Your Responsibility for Users** -

You are solely responsible for selecting Users. You must require each User to comply with the terms and conditions of this Agreement, and you are responsible for the failure of any User to so comply. You acknowledge and agree that you are responsible for retrieving the Business Debit Cards if any User leaves your employment. Except as otherwise limited in this Agreement, you main responsible for all Business Debit Card transactions.

**Fraud** -

Use of the Business Debit Cards after notice of their revocation is fraudulent and will subject you and any User to legal proceedings.

**Lost or Stolen Business Debit Card or Pin** -

You and any Users agree to promptly notify us in the event any Business Debit Card or PIN is lost or stolen, or you or any User suspects any other unauthorized use of any Business Debit Card or PIN. IN NO EVENT SHALL ANY USER WRITE THE PIN ON A BUSINESS DEBIT CARD OR KEEP ANY WRITTEN RECORD OF IT ON ANY MATERIAL KEPT WITH A CARD.

The Bank can be contacted at the following addresses or phone numbers:

**Liability for Unauthorized Use -**

You must notify us immediately and assist us in our investigation if your Business Debit Card is lost or stolen or you believe someone is using your Business Debit Card without your permission.

**Ownership of Card -**

The Business Debit Cards are not transferrable and remain the property of the Bank.

**Security -**

You acknowledge and agree that the PIN is a commercially reasonable method of verifying whether any transfer or other payments were authorized by any User. You further acknowledge and agree that the PIN is not intended, and that it is commercially reasonable that the PIN is not intended, to detect any errors to, or arising out of, a transfer or other payment.

**Limitation of Bank's Responsibility -**

We will not be liable for failing to process or complete an electronic banking transaction to or from your Account unless you prove the failure was caused by our willful misconduct or gross negligence and caused you actual harm. In no event will we be liable for not processing or completing an electronic banking transaction if:

- through no fault of the Bank's, you do not have enough money in the Account to make the transfer;
- we are legally restricted from transferring the funds in the Account;
- circumstances beyond our control, (including, but not limited to, telecommunications outages or interruptions, computer failure, postal strikes and other labor unrest, delays caused by payees, fire, floods or other natural disasters) prevent the transfer, despite reasonable precautions that we have taken;
- the Seacoast Bank ATM or other ATM where the User is making the transfer does not have enough cash;
- the ATM, POS terminal or other applicable system was not working properly and the User should have known about the breakdown when User started the transfer;
- Seacoast Bank Internet Banking was not working properly due to the failure of electronic or mechanical equipment or communications lines, telephone or other interconnect problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes or other labor problems;
- we have not received proper authorization and notice;
- the merchant or financial institution fails to accept the Business Debit Card;
- there is an allegation of fraudulent activity concerning the account;
- the Business Debit Card and/or PIN has been reported lost or stolen or we have cancelled the Business Debit Card and/or PIN; or
- other rules, regulations, or agreements of the Bank so provide.

There may be other exceptions stated elsewhere in this agreement.

**Use of the Business Debit Card for a Service -**

If you or any User uses the Card for a Bank-approved service, including but not limited to, telephone banking, internet banking or point-of-sale services, and we approve such use of the Business Debit Card, you agree to the transfer of money in the Account or other accounts over which you have the authority to withdraw or transfer funds to the accounts of third parties you designate. Such transfer shall be made upon your instructions by use of a telephone, or by other means acceptable to us. You agree to allow a reasonable period of time (at least five (5) business days) for a third party to receive the payment. You agree that we shall not be responsible for any delays caused by mail service or any third party. In no case shall we be liable for any interest or late payment charges assessed by a third party or termination of service caused by a delay in a third party's receiving or processing a payment. You agree to notify us of any change in your address or to any account with a merchant, including change of account number.

**Types of Available Transfers and Limits on Transfers -**

You or any Users may use the Business Debit Card and the PIN to:

- withdraw cash from the Account;
- pay for purchases from the Account at places that have agreed to accept the Business Debit Card;
- transfer available funds between your checking or savings accounts at an ATM;
- transfer available funds between your checking, savings, Visa®, Mastercard® or line of credit accounts through Seacoast Bank Internet Banking or Electronic Banking via telephone; or
- make deposits to the Account at any Seacoast ATM. We reserve the right to reject any deposit.

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

**INSTRUCTIONS FROM YOU -** 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, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

**MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS -** Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

**CLAIM OF LOSS -** The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, 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 separately provided notice of penalty for early withdrawal for additional information.

**CHANGES IN NAME AND CONTACT INFORMATION -** You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. 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 information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**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.

**WAIVER OF NOTICES -** To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**FUNDS TRANSFERS -** Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board of Governors of the Federal Reserve System, 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 and other funds-transfer system rules, as applicable. 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 4A-403(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. Credit entries may be made by ACH or other funds-transfer systems. 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.

**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 processing of an IAT and potentially affect the settlement and/or availability of such payments.

**STALE-DATED CHECKS -** We are not obligated to, but may at our option, pay a check, other than a certified 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 elsewhere.

**UNCLAIMED PROPERTY -** The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. 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.

**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 insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

**CASH TRANSACTION REPORTING -** To help law enforcement agencies detect illegal activities, 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 to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

**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 CERTIFIED, CASHIER'S OR TELLER'S CHECKS -** Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) 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 ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, 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. We will pay you in cash or issue another certified 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.

**TRANSACTIONS BY MAIL** - You may deposit checks or drafts by mail. You should indorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item 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.

**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.

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.

**COMPLIANCE WITH LAW, UNLAWFUL INTERNET GAMBLING, AND OFAC** - You agree to comply with all applicable laws and regulations. You will not use your account to conduct transactions relating to unlawful internet gambling as defined by Federal Reserve Regulation GG 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. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling. We may also refuse any transaction that we reasonably believe may involve illegal activity. Your agreement to comply with all applicable laws and regulations includes the United States economic sanctions laws and regulations, including regulations issued by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury, the Financial Crimes Enforcement Network (FinCEN) and Executive Orders issued by the President of the United States. We are required to comply with all OFAC sanctions, which may include rejecting or blocking transactions of funds pertaining to certain targeted individuals, entities, countries or jurisdictions. By opening an account with us, you agree and affirm that you are not a prohibited individual or entity under any of the sanctions programs administered or enforced by OFAC. You also agree that any activity you conduct with us and/or through your accounts relating to authorized Cuban Blocked Accounts will only be conducted pursuant to an applicable general license or a specific license issued by OFAC to you authorizing such activity. In addition, you agree that if you are ever located in an OFAC sanctioned country, you will not use, access or attempt to use or access any account you have with us. You further agree that we can freeze and/or reject any transaction we reasonably believe violates applicable law, any of the OFAC sanctions programs or our policies or procedures. You acknowledge and agree that any transaction to or from your account may be delayed or suspended and that a hold may be placed on your account while a transaction is reviewed for possible violations of any of the OFAC sanctions program and that we will have no liability for any such delays, suspensions, hold and/or any resulting unavailability of funds.

**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.

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## NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers/members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

**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.**

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## 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 one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments 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 whom 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 one-time 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** - Cash withdrawal limits vary by product type. Please consult your Truth in Savings Disclosure provided at account opening.

**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.

Daily debit card purchase, and cash advance limits vary by product type. Please consult your Truth-in-Savings Disclosure provided at account opening.

**Currency Conversion.** When you use your VISA® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, which 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 disclosure 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* brochures for charges and other restrictions which 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) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

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 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.

• *Additional Limits on Liability for VISA® Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® Debit Card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. 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 disclosure. You should also call the number or write to the address listed in this disclosure 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 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 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 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 three 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. All deposits and payments received after 8:00 a.m. at the night deposit receptacle will be credited on the next business day.
2. 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.
3. 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.
4. Compare your records with the account statements you receive.
5. Don't lend your ATM card to anyone.
6. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
7. 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.
8. Prevent others from seeing you enter your PIN by using your body to shield their view.
9. 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.
10. 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.
11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
12. 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.
13. 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.
14. 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.
15. 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. Funds from direct deposits, cash deposits, and wire transfers are generally available the same day they are deposited into your account.

Our general policy is to make funds from check deposits 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 non-business day or at a Seacoast ATM after 7:00 pm, we will consider that deposit made on the next business day.

Foreign check deposits, unless they are drawn on US offices of the foreign institution and are drawn on US dollars, will be available 21 business days following the date of deposit.

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 transaction, including checks and other items, is 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 Seacoast Bank. 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.

Please refer to the Online Banking Agreement for funds availability information for mobile deposits.

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 first business day after the day we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. If we delay availability until the second business day, the first \$275 of your deposits will be available no later than the first business day after the day we receive your deposit.

If we are not going to make all of the funds from your deposit available by the first business day after the 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 next business 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 \$6,725 on any one day.  
You redeposit a check that has been returned unpaid.  
You have overdrawn your account repeatedly in the last six 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 seventh 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 law.

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 that would result in an overdraft 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.

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/overdraft-info](http://www.seacoastbank.com/overdraft-info)
- Call us at 800-706-9991
- Online banking customers may also “opt-in” by clicking on the link available on the Menu/Account Services 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.

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

# HELPFUL LINKS



## FREQUENTLY ASKED QUESTIONS

Find answers to the most frequently asked questions by visiting [SeacoastBank.com/WelcomeHeartland/FAQs](https://SeacoastBank.com/WelcomeHeartland/FAQs)



## ONLINE & MOBILE BANKING

To learn more about Seacoast Bank Online & Mobile Banking, including how to enroll, visit [SeacoastBank.com/WelcomeHeartland/Resources](https://SeacoastBank.com/WelcomeHeartland/Resources)



## PRODUCTS AND SOLUTIONS

To learn about Seacoast Bank's full line of banking products and solutions, visit [SeacoastBank.com/WelcomeHeartland/Important-Dates/Banking-Solutions](https://SeacoastBank.com/WelcomeHeartland/Important-Dates/Banking-Solutions)



## TREASURY MANAGEMENT

For Treasury Management questions, call 866.414.2223



## WE'RE HERE TO HELP

Call 888.669.4059, Live Chat at [SeacoastBank.com](https://SeacoastBank.com) or email us at [CustomerService@SeacoastBank.com](mailto:CustomerService@SeacoastBank.com) and a friendly, local Florida Customer Support Associate will have the answers you're looking for



## LOCATIONS AND HOURS


For a list of our branch locations, hours and fee-free ATMs, visit [SeacoastBank.com/Locations](https://SeacoastBank.com/Locations)

# SEACOAST BANK IS PART OF THE ALLPOINT® ATM NETWORK.

Take advantage of these great benefits:

- Fee-free cash withdrawals
- 55,000+ ATMs worldwide<sup>1</sup> (2,700+ throughout Florida)
- Start using Allpoint® ATMs using your new Seacoast Bank Visa® Debit Card beginning August 18

## ENJOY UNLIMITED FEE-FREE ACCESS AT ALLPOINT ATMS<sup>2</sup>

Just look for the  logo at these convenient locations & more:



Visit [SeacoastBank.com/Locations](https://SeacoastBank.com/Locations) to find a fee-free ATM near you.

1. Worldwide includes USA, United Kingdom, Canada, Australia and Mexico  
2. Look for the Allpoint logo to ensure your transactions will be fee-free. Some retail location ATMs may feature a different banks brand. As long as it has an Allpoint logo, your transaction will be fee-free.





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