

BUSINESS  
**CUSTOMER  
CONVERSION  
GUIDE**



*FLORIDA BASED. FLORIDA FOCUSED.*

# IMPORTANT CONTACT INFORMATION:

Should you need any assistance, please contact us at any of the following:

**Customer Service:**

1.866.764.0006 (Option 0)

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**Online Banking Support:**

1.877.557.3635

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**Telephone Banking:**

1.877.863.2265

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**Lost or Stolen ATM/Debit Card:**

1.800.236.2442

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**Email Support:**

[treasurysupport@fcb1923.com](mailto:treasurysupport@fcb1923.com)

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**Branch & Office Contact Information:**

[FloridaCommunityBank.com/Locations](https://FloridaCommunityBank.com/Locations)

We are excited to welcome you to  
*Florida Community Bank, N.A.* We've put together  
this helpful guide to assist you through our conversion  
weekend beginning after normal business hours on  
**Friday, June 8, 2018.** If you have any questions about  
the information enclosed, please feel free to  
contact our Customer Service Support at  
**1.866.764.0006 (Option 0)**



# IMPORTANT DATES

## Before Conversion

- FCB Online Banking Users: Download and save your Floridian Community Bank account history and bill pay history
- New FCB ATM/Debit Visa® Cards will be mailed
- New FCB PINs (Personal Identification Numbers) will be mailed separately

## June 5, 2018

- Activate and begin using your new FCB ATM/Debit Visa® Card

## Date TBA

- For a short period of time (time frame TBA)\*, Online Banking and Bill Pay Service will be temporarily unavailable through the conversion weekend
- At (date and time TBA)\* EST, your Floridian Community Bank ATM/Debit Visa® Card will no longer work

## June 9 & June 10, 2018

- FCB's Customer Service Support team will be available to assist you with questions over the conversion weekend
- Call **1.866.764.0006 (option 0)** for 24-hour support

## June 11, 2018

- FCB's Online Banking and Bill Pay Service will be available through **FloridaCommunityBank.com** at 8:30 AM EST for all Floridian Community Bank customers
- FCB 24-hour Telephone Banking Service will be available at **1.877.863.2265**
- FCB's Mobile Banking will be available for enrollment

\*We will continue to update our website to reflect the most recent information as it becomes available.

# ACCOUNT NAME CHANGE CHART

Your new FCB account name has been determined based on the specific terms and conditions of your Floridian Community Bank account. If you have any questions, please visit your nearest branch. You can find a branch nearest to you by visiting [FloridaCommunityBank.com/locations](http://FloridaCommunityBank.com/locations) or by calling Customer Service Support at **1.866.764.0006 (Option 0)**. Our Associates will explain your specific FCB accounts and services and discuss options that may be better suited for your business.

## BUSINESS CHECKING AND SAVINGS ACCOUNT

Floridian Community Bank Account:	New FCB Account:
Business Savings	Business Savings
Busy Business Account (not on analysis )	Small Business Checking
Busy Business Account (on analysis)	Commercial Checking
Interest Business	Commercial Demand
IOTA Trust Account	IOTA Trust Account
NOW Business Account	Commercial Demand
NOW Business Account ( Non-Profit)	Business NOW Account
Repo Account (Repurchase Agreement)	Repurchase Agreement
Small Business Checking Account	Small Business Checking
Tiered Business Money Market	Business Money Market
Tiered Business Money Market	Business Money Market
Tiered Business Money Market (Public Funds)	Public Funds Money Market

## OVERDRAFT PROTECTION

If you have overdraft protection with Floridian Community Bank, your service will continue in the same manner subject to the most recent FCB Fee Schedule which is included in this packet. Transfers to cover overdrafts will count against your savings or money market withdrawal limits. For more information, refer to the ***All About Your Business Deposit Account Disclosure***.

## CERTIFICATE OF DEPOSIT

Soon (date to be announced)<sup>†</sup>, your CD will transfer to FCB. Your account(s) will continue with the same rate and term through maturity. Interest will be calculated and credited in the same manner and on the same schedule. You will receive a maturity notice on or about 20 days prior to maturity. From this date, you will have seven (7) calendar days after maturity to withdraw the funds without a penalty. Unless you notify us directly, your CD will automatically renew to the most similar term and current FCB interest rate.

## BORROWING SOLUTIONS

At FCB, you'll find a complete range of loans and lines of credit that can help you manage your cash flow, finance expansion or real estate, purchase equipment and vehicles, or cover the costs of industry-specific needs of your business.

## FCB BUSINESS LOANS

- If you currently use a coupon book, you will receive a FCB loan statement after the merger
- If your payments are automatically drafted (debited), they will continue to be drafted with no interruption in payments
- Please note that automatic payments will attempt to draft only once. Non-sufficient funds charges may apply to your transaction account if funds are not available.
- Until your loan matures, there will be no changes to your account number(s), note number(s) or account terms.
- Your loan statement will reflect a new address. When submitting your loan

payments, please use the new mailing address listed below:

**Loan Operations Department**

**369 N. New York Ave., Winter Park, FL 32789**

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## ADDITIONAL SOLUTIONS AT FCB

### FCB DISCLOSURES

The **All About Your Business Deposit Account Agreement** provides you with important information governing your account with FCB. We encourage you to read the Agreement which describes terms and conditions, funds transfers, funds availability, and specific account details available to your account.

### FCB BUSINESS CHECK CARD

If you have an active Floridian Community Bank ATM/Debit Visa® Card you should receive your new FCB Business Visa® Debit Card in the mail by **May 30, 2018**, to replace your existing card. Your Personal Identification Number (PIN) will not be the same as the one you used with your Floridian Community Bank Business Visa® Debit Card. If you need assistance with your new card or PIN contact FCB Customer Service Center at **1.866.764.0006 (Option 0)**. Please activate and begin using your new card after **8:30 AM on June 5, 2018**. Activation instructions and additional information will be included with your new FCB Business Visa® Debit Card mailer. If you have any pre-authorized direct debit transactions tied to your debit card, you will need to contact your vendors with the new FCB card information.

See the FCB Business Visa® Debit Card Agreement for information about your new daily spending limits, ATM withdrawal limits, and other important account information.

**Please Note:** All Visa® benefits associated with your Floridian Community Bank Business Visa® Debit Card will terminate on **June 8, 2018**.

## FCB ATMS

Once you've received and activated your new FCB Business Visa® Debit Card, you'll have the convenience of using FCB ATMs or over 1,000 Publix® Presto® ATMs at no charge, to make instant cash withdrawals, deposits, and transfers. Deposits only accepted at designated FCB ATMs.

## ONLINE BANKING

If you currently use Floridian Community Bank's Online Banking, beginning on **June 11, 2018**, you will be directed to FCB's Online Banking. Access to Online Banking will be temporarily disabled for a short time (date to be announced)\*. This option does not apply for Treasury Management Customers. After the conversion weekend, you can access Online Banking at any time by visiting **FloridaCommunityBank.com**.\*

**Online Transaction History:** Your Floridian Community Bank transaction history will not transfer to FCB's Online Banking. Your Floridian Community Bank online system will be available for downloading and viewing via a link on our FCB website until (date to be announced)\*. This option does not apply for Treasury Management customers. Please download or print your Floridian Community Bank transaction history and statements prior to Conversion weekend.\*

- **Recurring Transfers:** Your Floridian Community Bank recurring transfers will not transfer to FCB's online banking platform. Please ensure to reestablish your recurring transfers post conversion date of **June 11, 2018**.
- **Online User ID and Password** (does not apply to Treasury Management Customers): Effective **June 11, 2018** your current User ID with Floridian Community Bank will be your User ID with FCB. However, FCB's online banking is case sensitive, so all letters will be lowercase. If you want to change your user ID, you can do so after your first login by clicking on the Customer Service Tab in FCB's online banking platform and then clicking on the 'Change User ID' link.



Your new temporary password will be “fcbna” plus the last four (4) digits of your Tax ID Number (Example password: fcbna1234).

- **Signing into FCB’s Online Banking** (does not apply to Treasury Management Customers):

1. Enter your User ID (the same one you currently use with Floridian, but in lowercase letters) and Hit Enter or Click Arrow at right.
2. You will be directed the first time to perform FCB’s step-up authentication. You will need to do this via security code and phone call/text message, or opt for verification questions via public and commercially available records.
3. Enter your temporary online banking password and follow the prompts as directed to create your new password. Your new password must be eight (8) to 12 characters and contain one (1) alpha and one (1) numeric character. Your new password is case sensitive.
4. Click on GO TO FINANCIAL CENTER to access your accounts.
5. For customer service support, call **1.866.764.0006 (Option 0)**.

## ONLINE BILL PAY

Access to your online bill pay will be temporarily unavailable (date to be announced)\*. We will transfer all bill pay payees over to FCB’s bill pay platform. You can begin initiating payments or set up new payees soon thereafter (date to be announced)\*. We recommend that you save payee and payment transactions prior to conversion (date to be announced)\* from your Floridian Community Bank platform.

## FCB INTERNET BANKING ALERTS

Beginning **June 11, 2018**, you’ll want to re-establish email alerts that you currently use through Floridian Community Bank’s online banking. To set up your new FCB email

alerts, log on to FCB Online Banking, click on the **Customer Service Tab**, then click on **View My Alerts**. Click on **Add an Alert** to re-establish your alerts.

## FCB MOBILE

Beginning **June 11, 2018** FCB Mobile will be available for enrollment. With Mobile Banking from FCB, you can enjoy secure access to your financial accounts on the go: check your account balance(s), review your transaction history, transfer funds between accounts, pay your bills, and locate branches and ATMs. Log on to FCB Online Banking and register for FCB Mobile and Text Banking today.

## FCB TELEPHONE BANKING

On **June 11, 2018**, you can access your accounts through FCB's 24 Hour automated telephone banking at **1.877.863.2265**. The first time you call in, enter your current account number and temporary PIN, which will be the last four (4) digits of the primary account holder, and then establish a new PIN.

FCB 24 Hour Telephone Banking **1.877.863.2265** provides automated access to account information and other banking services. You can check balances, obtain deposit and loan account information, transfer funds between accounts linked to your FCB Business Check Card, stop payment, activate your FCB Business Visa® Debit Check Card, report a lost or stolen card, get tax information, and more.

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# OTHER SERVICES

## TREASURY MANAGEMENT SERVICES

FCB offers Treasury Management Services designed to help you optimize your company's cash resources and manage payment risk. Our Treasury Services consultants can help you choose the right solutions for your business including; Collection, Disbursement and Information Management Services.

To learn more about Treasury Management Services offered by FCB, stop by your local FCB branch, or email us at [treasurymanagement@fcb1923.com](mailto:treasurymanagement@fcb1923.com).

## AUTOMATIC DEPOSITS/DRAFTS

FCB will continue to accept your direct deposits and automatic drafts (ACH transactions). We encourage you to confirm that the necessary changes to the routing/transit numbers have been made with the companies involved in your direct deposits and other ACH transactions.

Effective **June 11, 2018** provide all payees with the new FCB instructions:

- **Receiving Bank Name: Florida Community Bank, NA**
- **Receiving Bank Routing: 066016766**
- **Receiving Bank Address: 26381 S. Tamiami Trail, Suite 200, Bonita Springs, FL 34131**

## WIRE TRANSFERS

Effective **June 11, 2018**, please use the following wire instructions:

- **Receiving Bank Name: Florida Community Bank, NA**
- **Receiving Bank Routing: 066016766**
- **Receiving Bank Swift Code: FCBNUS33**
- **Receiving Bank Address: 26381 S. Tamiami Trail, Suite 200 Bonita Springs, FL 34134**

Beginning **June 11, 2018**, FCB will accept incoming domestic wires received with the previous Floridian Community Bank routing/transit numbers. FCB requests that you notify the appropriate parties of your new FCB account information and ask that they make the necessary changes as soon as possible to prevent future any disruption in service.

## BANK STATEMENTS

- **Business Checking and Money Market Accounts:** All business checking and money market account holders will receive a newly designed bank statement. Because your

account(s) are transferring from Floridian Community Bank to FCB, you will receive an interim statement that will reflect your account activity (date to be announced)\*. Your interest will be paid and credited to your account (date to be announced)\*.

Thereafter, you will receive your regular monthly statement at approximately the same time you receive your current statement.

- **Business Savings Accounts:** All business savings account holders will receive a newly designed bank statement. Because your account(s) are transferring from Floridian Community Bank to FCB, you will receive an interim statement that will reflect your account activity (date to be announced)\*. Your interest will be paid and credited to your account (date to be announced)\*. Thereafter, you will receive your regular quarterly statement at approximately the same time you receive your current statement.

## IMAGE STATEMENTS

FCB image statements provide images of checks, deposit tickets, and other debit/credit tickets (front only) FCB does not return checks or other tickets in the bank statement.

## ONLINE STATEMENTS

If you currently receive your statements online only, you will begin receiving them again in the mail. However, once you log on to your new FCB Business Online account, you may easily return to receiving your statements online only. Simply indicate your preferences and accept the applicable agreements.

## FDIC INSURANCE

Your deposits at FCB will continue to be insured by the FDIC up to the maximum amount allowed by law. At the time of the acquisition, your deposits at Floridian Community Bank and FCB will continue to be insured separately for a period of six (6) months after the acquisition date.

Certificates of Deposit are insured separately for six (6) months after the acquisition date or until maturity, whichever is later. In addition, if you have a Certificate of Deposit that is renewed for the same term and amount during this six (6) month transition period, the

Certificate of Deposit will continue to be insured separately until the next renewal date. After the six (6) month transition period, your deposits at Floridian Community Bank and FCB will be added together for the purpose of determining the amount of your FDIC coverage. Your total deposits at FCB that are in the same ownership rights and capacity will be insured up to \$250,000.00.

If you have more than \$250,000.00 in total deposits at the combined banks, you may call the FDIC directly at **1.877.275.3342** for more information on how your funds may be insured at FCB.



[FloridaCommunityBank.com](https://FloridaCommunityBank.com)



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