



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



CONSUMER
**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 Support:

1.866.764.0006 (Option 0)

Online Banking Support:

1.877.557.3635

Automated Support Telephone Banking:

1.877.863.2265

Lost or Stolen ATM/Debit Card:

1.800.236.2442

Email Support:

ebanking@fcb1923.com

Branch & Office Contact Information:

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

Loan Servicing:

1.866.668.6655

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

<p>Before Conversion</p>	<ul style="list-style-type: none">• Floridian Community Bank Online Banking Users: Download and save your Floridian Community Bank account history and bill pay history• New FCB ATM/Debit Cards will be mailed• New FCB PINs (Personal Identification Numbers) will be mailed separately
<p>June 5, 2018</p>	<ul style="list-style-type: none">• Activate and begin using your new FCB ATM/Visa Debit Card
<p>(Date TBA)</p>	<ul style="list-style-type: none">• Online Banking and Bill Pay service will be temporarily unavailable through the conversion weekend*• Your Floridian Community Bank ATM/Debit Card will no longer work*
<p>June 9 & June 10, 2018</p>	<ul style="list-style-type: none">• 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
<p>June 11, 2018</p>	<ul style="list-style-type: none">• 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](https://www.floridiancommunitybank.com/locations) or by calling our 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.

PERSONAL CHECKING AND SAVINGS ACCOUNTS:

Floridian Community Bank Account:	New FCB Account:
Advantage Now	Essential Checking
Bank at Work Checking	VEP Checking
Bonus Checking	FCB Free Checking
Custodian Savings	Minor Savings
Double Personal Money Market	Personal High Yield Money Market
NOW Personal Account	Pinnacle Checking
Personal Checking	FCB Free Checking
Personal Savings	Personal Savings
Tiered Personal Money Market	Personal High Yield 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 *Understanding Your Deposit Disclosure*.

CERTIFICATE OF DEPOSIT

Over the weekend of **June 8, 2018** 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. 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.

PERSONAL BORROWING SOLUTIONS

Until your loan matures, there will be no changes to your account number(s), note number(s) or account terms.

- 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.

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

At Florida Community Bank, we offer a selection of customized loan programs to accommodate a wide variety of needs, with fast approvals and closings. As an FCB customer, your request will be handled by an experienced lender.

- **Auto Loans**
 - **Credit Cards**
 - **Home Equity Line of Credit**
 - **Home Equity Loans**
 - **CD Secured Personal Loans**
 - **Fixed-Rate Mortgage Loan**
 - **FHA Loan**
 - **VA Loan**
 - **Ultra Luxury Mortgage Services**
(Jumbo and Super Jumbo Loans)
 - **Construction-to-Permanent Loans**
 - **Executive/Doctor Mortgage Program**
 - **Cross Collateral Loan**
 - **Foreign National Loans**
 - **Affordable Housing program**
-

ADDITIONAL INFORMATION AT FCB

FCB DISCLOSURES

The *Understanding Your 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, electronic transfers, funds availability and Truth in Savings information along with specific account details available to your account.

FCB PERSONAL DEBIT CARD

If you have an active Floridan Community Bank Visa® Card you should receive your new FCB Visa® Personal 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 Personal Visa® Debit Card and your new FCB Pin will be mailed separately on **May 22, 2018**. If you need assistance with your new Card or PIN, contact FCB's 24-hour Customer Service Center at **1.866.764.0006 (Option 0)**. Please activate and begin using your new card after **8AM on June 5, 2018**. Activation instructions and additional information will be included with your new FCB Visa® Debit Card mailer. *If you have previously set your reoccurring payments that are tied to your debit card, please contact your vendors with the new FCB card information.*

See the FCB 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 Debit will terminate on June 8, 2018.

FCB ATMS

Once you've received and activated your new FCB 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.

CASH BACK REWARDS

Earn Cash Back Rewards on qualified signature-based VISA® DEBIT CARD PURCHASES! Use your FCB ECO, Essential, or Pinnacle personal checking debit card to earn Cash Back Rewards.

Visit FloridaCommunityBank.com/rewards to learn more.

IDENTITY THEFT PROTECTION SERVICES

Florida Community Bank has partnered with one of the nation's most trusted names in Identity Theft Protection, to bring you the most comprehensive Identity Theft Detection and Recovery Services available today. As an Evado® PROTECT subscriber, you have access to the following services:

- **Fully Managed Identity Fraud Recovery**
- **Lost Document Replacement**
- **Family Coverage**
- **Credential Vault**
- **Credit Monitoring**
- **Identity Theft Expense Reimbursement**
- **InsuranceScore Tracker**
- **Internet Monitoring**

All FCB account holders may purchase an Identity Theft Protection package which includes services that may warn of possible identity theft. All packages include Fully Managed Recovery and Lost Document Replacement, plus other identity theft detection and recovery benefits.

[Visit FCB's Website today for all the services available!](#)

ONLINE BANKING

If you currently use Floridian Community Bank's Online Banking, beginning **June 11, 2018** you will be directed to FCB's Online Banking. Access to Online Banking will be temporarily disabled for a short period of time (date to be announced)*. 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 until (date coming soon) via a link on our FCB website. 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:** Effective (date TBA) 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 digits of your Social Security Number (Example password: fcbna1234).

- **Signing on to FCB's Online Banking:**

1. Enter your User ID (the same one you currently use with Floridian, but in lowercase letters).
2. You will be directed the first time to perform FCB's setup 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. Foreign customers without a Social Security Number will receive further instruction regarding login information.
6. Customer Service Support **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 (date to be announced)*. We recommend that you save payee and payment transactions prior to conversion (date to be announced)* then 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's Mobile Banking 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 Mobile 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 Primary Account Holder, and then establish a new PIN. *Foreign Customers without a Social Security Number can enroll in Telephone Banking by contacting our 24-hour Customer Service, 1.866.764.0006 (Option 0).*

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 Personal Visa® Debit Card, stop payment, activate your FCB Personal Visa® Debit Card, report a lost or stolen card, get tax information, and more.

OTHER SERVICES

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 34134**

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 Address: 26381 S. Tamiami Trail, Suite 200 Bonita Springs, FL 34134**
- **Receiving Bank Swift Number: FCBNUS33**

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 any disruption in service.

BANK STATEMENTS

- **Checking and Money Market Accounts:** All 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 through **June 8, 2018**. Your interest will be paid through (date to be announced)* and credited to your account. Thereafter, you will receive your regular FCB monthly statement at approximately the same time you receive your current Floridian statement.

- **Savings Accounts:** All 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 through **June 8, 2018**. 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. Beginning **June 11, 2018**, you may enroll for electronic statements through FCB Online Banking platform.

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.