



Electronic Delivery of Bank Statement Consent and Disclosure

Welcome to our Online Electronic Bank Statement Delivery Service. This agreement authorizes Florida Community Bank, N.A. (FCB) to electronically deliver your bank statement to you. An electronic bank statement is called an "E-Statement". Upon receipt of your consent, we will notify you each time we prepare a statement for an account that you have selected. You will not pay any service charges to view your account statements online. If we change this policy, you will be notified in advance and allowed to discontinue your service.

Your personal computer (PC) must meet the following software requirements for access to and retention of electronic bank statements. If you can access your online banking service, you should be able to access your e-statements. You will need a computer with internet browsing capability that will support 128-bit encryption. You will also need access to a printer or the ability to download and archive the document(s) to your computer in order to keep copies for your records. Prior to enrolling in e-statements you should verify that you have the following software on your PC.

Operating System	Microsoft® Internet Explorer	AOL Browsers	Apple Browsers	Firefox Browser	Camino Browser
Windows XP® SP3	6.0 SP3, 7.0, 8.0	AOL Desktop for Windows® 10.x AOL 9.1	Safari 3.2, 4.0	2.0, 3.0, 3.5	
Windows Vista®	7.0, 8.0	AOL Desktop for Windows® 10.x AOL 9.1	Safari 3.2, 4.0	2.0, 3.0, 3.5	
Windows 7.0®	8.0			3.5	
Mac OS (Tiger™)	10.4	AOL Desktop for Mac 1.5	Safari 3.2, 4.0	2.0, 3.0, 3.5	1.6.8
Mac OS (Leopard™)	10.5	AOL Desktop for Mac 1.5	Safari 3.2, 4.0	2.0, 3.0, 3.5	1.6.8

We agree to protect the confidentiality of your account and your account number. We will use measures consistent with industry standards to maintain a level of security. You understand the importance of your role in preventing misuse of your accounts through e-statements and you agree to promptly examine your e-statement for each of your bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. By entering into this agreement, you agree to protect the security of your User ID, password, picture, personal phrase, token, company ID, password or any other means of identification. Notwithstanding our efforts to insure that the system is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others.

In order to provide E-Statements, we must maintain current email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information or you can update your personal information and preferences through the Change Statement Delivery Method page in FCB's online banking.

By clicking the "I accept" button, you are authorizing FCB to provide bank statements for your chosen accounts by electronic means. You understand and agree that by requesting electronic delivery, you will NOT receive statement in paper form. If your previous statement included imaged check copies, you will see those imaged check copies in your E-Statement. You agree that electronic delivery will satisfy FCB's requirements to provide you a periodic statement on your account. You may obtain a paper copy of bank statements previously provided to you by visiting or calling an FCB Branch or by contacting Customer Service toll free at 1-866-764-0006, # 0. A \$5.00 fee will be debited from your account for each paper bank statement provided.

Your consent shall remain valid until such time as you exercise your right to revoke this consent by cancellation of this service. The E-statement service will be discontinued within 10 business days and you will receive your statement in paper form. FCB retains the right to discontinue the service at any time. Your E-statement will be discontinued if the e-mail notice is returned undeliverable for any reason. If you have any questions or require assistance concerning this service, please contact us by telephone at 1-877-557-3635 or by email at clientservice@fcb1923.com