Welcome to Moving Day!

Your guide to navigating the transition from Marquis Bank to Professional Bank

JUNE 29

KNOW WHAT TO DO TO PREPARE FOR YOUR MOVING DAY
Moving Day is

JUNE

29

See page 23 for instructions on accessing Digital Banking for the first time.
We're helping you get ready for Moving Day.

Welcome to Professional Bank!

As a former client of Marquis Bank, we want to welcome you to our family and take this opportunity to introduce ourselves. Professional Bank, much like Marquis Bank, is focused on providing concierge-level service to our clients through deep relationships and proactive financial expertise. We look forward to serving you and exceeding your expectations.

What’s the purpose of this booklet?

- Help you with your TO DOs before Moving Day
- Introduce ourselves and let you know where to go to get help with anything
- Explain the changes you’ll be seeing with your products and services

A merger can be a complex thing, and there are often last-minute changes that we cannot anticipate. We’ve tried to include everything we know in this booklet, but you will always be able to find the latest information and many more helpful resources at joinprobank.com
what’s in this booklet?

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In case of any conflict between the Terms and Conditions and any other section of this booklet, the Terms and Conditions will govern and control. A copy of the Terms and Conditions has been incorporated into this booklet and can be found starting on page 32.

Professional Bank is committed to reaching compliance with the Americans With Disabilities Act (ADA). If you encounter any issues, please call (786) 483-1757 or via email at marketing@probankfl.com.
your critical **TO DOs**

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**Before June 20th**

- ✔ Read through this booklet to understand the changes you can expect *(STARTING ON PAGE 4)*
- ✔ Reach out to your banker and make sure they have your **most current** Phone Number, Email Address and Mailing Address

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**On June 25th** *(just before Moving Day Weekend)*

- ✔ Know what will be **available** and **unavailable** on Moving Day Weekend, so you can adjust your routine *(PAGES 4 AND 5)*

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**On June 29th - Moving Day**

- ✔ Log in to Digital Banking and set up your new password and security questions *(PAGE 23)*
- ✔ Download the Professional Bank App *(QR CODE LINK ON BACK COVER )*
- ✔ Check that all of your financial information is **correct**
2019 - Merger between Marquis Bank and Professional Bank was **announced**

The first **official day** when both companies became Professional Bank

Make sure you have **updated your contact information** so your Banker has your phone number, email address and mailing address

**Moving Day Weekend**, where all information and systems will be combined. To see all the detailed things happening during this long weekend, read on to the next section.

**Moving Day!** All of your financial information will be available on the Professional Bank apps and website, and you will be able to come in to any branch.

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**FRIDAY (JUNE 26)**
- **Branches**: Open all day today, but as Marquis branches
- **Online Banking**: Shuts off at 5PM
- **Mobile App**: Shuts off at 4PM
- **Debit Card Purchases**: Continue to use as normal
- **Outgoing Wire Transfers**: Stop all outgoing wires at 4PM

**SATURDAY (JUNE 27)**
- **Branches**: Closed as usual
- **Online Banking**: Do not use
- **Mobile App**: Do not use
- **Debit Card Purchases**: Continue to use as normal
- **Outgoing Wire Transfers**: No outgoing wires today

**SUNDAY (JUNE 28)**
- **Branches**: Closed as usual
- **Online Banking**: Do not use
- **Mobile App**: Do not use
- **Debit Card Purchases**: Continue to use as normal
- **Outgoing Wire Transfers**: No outgoing wires today

**MONDAY (JUNE 29)**
- **Branches**: All branches open as Professional Bank branches
- **Online Banking**: Set up at [joinprobank.com](http://joinprobank.com) after NOON
- **Mobile App**: Download the app after NOON
- **Debit Card Purchases**: Continue to use as normal
- **Outgoing Wire Transfers**: Begin sending outgoing wires at NOON
what happens on moving day weekend?

**Wednesday, June 24th**
- Bill Pay access will be disabled on the Marquis mobile app and marquisbank.com at 4PM

**Friday, June 26th**
- Marquis mobile app will be disabled at 4PM
- Quicken and QuickBooks users should download transactions before 5PM
- Marquis Online Banking will be disabled at 5PM
- Marquis Remote Deposit service will be disabled at 5PM
- Marquis Branches in Aventura and Fort Lauderdale will close at 5PM as normal

**Saturday, June 27th**
- All branches closed (per usual)
- Online Banking disabled all day
- Mobile App disabled all day

**Sunday, June 28th**
- All branches closed (per usual)
- Online Banking disabled all day
- Mobile App disabled all day

**Monday, June 29th - MOVING DAY**
- All branches open as Professional Bank branches at 9AM. Marquis Bank's Coral Gables location will be permanently closed, and we invite clients to visit the Professional Bank location across the street.
- Starting at NOON, log in at joinprobank.com to set up your Digital Banking Secure Password and Security Questions (see page 23)
- After you've set up your Digital Banking Secure Password and Security Questions, use myprobank.com to log in and check your balances
- Download and log into the Professional Bank Mobile app starting at NOON
- Use Professional Bank's incoming wire transfer instructions to ensure proper crediting of your funds
- Branches in Aventura and Fort Lauderdale will open as Professional Bank branches at 9AM
- You can use all branches (see page 7 for a full list)
- If you have any problems or see any discrepancies, contact us at (866) 585-2933 or customerservice@probankfl.com
- For Treasury Management questions (Digital Banking, Bill Pay, etc) contact us at (833) 954-2152 or email TMSupport@probankfl.com
contacting us

Professional Bank offers concierge attention to all your banking needs, while building a personal banking relationship with you. Our expertise, creativity and speed make banking with us a distinctive experience. There are a number of ways to contact us:

**Your Banker**

*Your banker is your first line of defense.* Contact them directly with any questions or concerns you may have during this transition.

**Call us at (866) 585-2933**

If you have any issues during Moving Day, or any questions and cannot reach your banker, please contact our Customer Service call line.

**Email us at customerservice@probankfl.com**

Email our Customer Service team for quick online responses.

**Questions about Treasury Management Services?**

Call *(833) 954-2152* or email *TMSupport@probankfl.com* if you have questions with Digital Banking, Bill Pay, ACH Originations, Remote Deposit, Positive Pay and Lockbox.

**Online at joinprobank.com**

This temporary site is built to help answer questions you have about the Marquis Bank merger, and to log in to Digital Banking for the first time to set up your Secure Password and Security Questions (you’ll do this some time after 9AM on Moving Day).

**Online at myprobank.com**

You can get information about Professional Bank, our services and our philosophy at our website. You can also log in to Digital Banking from here (but make sure you go to *joinprobank.com* first to set up your Secure Password and Security Questions).
Our Branches

Starting on Moving Day, you can visit any of our convenient locations. Our normal branch hours are 9AM - 4PM on weekdays (open until 5PM on Fridays).

Aventura
19058 NE 29th Avenue
Aventura, FL 33180
(305) 577-5770

Boca Raton
980 N Federal Highway, Suite 100
Boca Raton, FL 33432
(561) 720-8930

Coral Gables *
396 Alhambra Circle, Suite 150
Coral Gables, FL 33134
(786) 814-4747

Dadeland
9150 South Dadeland Blvd, Suite 104
Miami, FL 33156
(786) 427-2366

Fort Lauderdale
201 SE 12th Street, Suite 200
Fort Lauderdale, FL 33316
(954) 453-2301

Palm Beach Gardens
5100 PGA Boulevard, Suite 101
Palm Beach Gardens, FL 33418
(561) 868-9040

South Miami
1518 San Ignacio Avenue
Coral Gables, FL 33146
(305) 666-8488

* The Marquis Bank branch office located in Coral Gables will be relocating across the street to join the Professional Bank branch office. Visit us on the southeast corner of Alhambra and LeJeune.
Alphabetical list of TOPICS

While we strive to make this transition as seamless as possible for you, you will experience a few changes - most of them beneficial to you. You'll find an alphabetical list of the changes (and important information) below.

**Account Numbers**
You will keep your Marquis account numbers for all products (deposits, loans, etc).

**ACH Origination**
The Treasury Management department will be contacting all ACH originators separately with details.

**Bank Statements**
All checking, money market and savings statement drop dates will be the last business day of the month. You will receive a bank statement in paper format via US Mail as of June 28 and a second short statement for activity from June 29 through June 30, 2020. Certificates of Deposit (CD) and Individual Retirement Account (IRA) will receive an annual year-end statement. Combined statements are produced and available upon request. To receive E-statements (sent electronically) you must re-enroll for the service after June 29, 2020 through digital banking.

**Certificates of Deposit (CD)**
Your current interest rate and terms on your Certificate of Deposit (CD) and/or Individual Retirement Account (IRA) will remain unchanged until the next maturity date. At maturity, the term and rate of your CD or IRA may change. You must notify us in writing before, or within a 10 calendar day grace period after the maturity date if you do not want your account to automatically renew. The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. On accounts with terms longer than one month we will remind you in advance of the renewal term and tell you when the rate will be known for the renewal period.

Early Withdrawal penalties have changed as follows: If your CD/IRA Term is 12 months or less, 90- days penalty will be imposed on the interest. If your CD/IRA Term is over 12 months, 180-days penalty will be imposed on the interest.

After accessing your new Professional Bank digital banking system, review your list of payees for accuracy and proceed to pay your bills as usual.

Professional Bank offers both a Consumer and a Business Bill Pay service. To learn more please contact our Treasury Management team at (833) 954-2152 or e-mail us at TMSupport@probankfl.com

**Bill Pay**
Bill Pay access will be removed on Wednesday, June 24, at 4PM. It is important to schedule all payments in advance of this time in order to meet your payment deadlines. Your payees will transfer to the new system.

All pending payments will be made, and all recurring payments will continue to be paid with the exception of Person to Person (P2P) payments. P2P payments may be re-established on or after June 29.

You will have access to up to 12 months of bill payment history in the new system.
Checks
You may continue to use your existing checks from Marquis Bank. Please contact your bank branch the next time you need to order new checks.

Cutoff Times
Professional Bank's cutoff times for common services are:
- ACH Origination: 4PM, and Same Day ACH Origination: 1:30PM
- Bill Pay: 4PM
- Mobile Deposits: 4PM
- Positive Pay: NOON
- Remote Deposit Capture: 5PM
- Outgoing Wire Transfers - 4PM

Debit Cards
You will continue to use your current Marquis Bank debit card. When that card expires, you will receive a new Professional Bank debit card.

Professional Bank debit cards have daily limit of $510 for ATM withdrawals and $1,500 for Point of Sale transactions. Service charge fees for withdrawals done at a non-proprietary ATM will be reimbursed up to $5.00 per transaction. You may be eligible for a temporary increase by accessing Professional Bank's digital banking.

See the Debit Card section on Page 29 for more information about how you can manage your cards through Digital Banking.

Deposit Accounts
See the Consumer Products and Services section on page 12 and the Commercial Products and Services section on page 16 for descriptions of each account.

Digital Banking
Marquis Bank Online Banking access will be removed on Friday, June 26, at 5PM.
Marquis Bank Mobile App access will be removed on Friday, June 26, at 4PM. This will be the last time you can make a mobile deposit.

On Monday, June 29 at noon, you may begin to access your accounts. Go to joinprobank.com FIRST to set up your Secure Password and Security Questions. You'll do this only once, and then go to myprobank.com to log in.

Your Username will remain the same unless we notify you otherwise.

You will need to enter a Security Code the first time you log in. The Security Code will be the last 4 digits of your Social Security Number (or Tax Identification Number, for businesses).

Please also download the Professional Bank app on your mobile device to have access to your accounts anytime and anywhere. See page 24 for more information.

Quicken and QuickBooks users: please refer to our Quicken and QuickBooks section below.

Scheduled recurring and future-dated account-to-account transfers will continue to be made.

For assistance with digital banking, please contact us at (833) 954-2152, or send an email to TMSupport@probankfl.com.

See the Digital Bank Definitive Guide on page 24 for more detailed information.

Direct Deposits
All electronic deposits, such as for Social Security or direct deposit of payroll, will continue to be deposited to your account.

eBills
eBills that you may have established within bill pay will not be converted. You may re-establish eBill notifications on or after June 29. See page 28 for more information on how to do this.
FDIC Insurance Coverage
If you have deposits both at Marquis Bank and Professional Bank, your accounts will be separately insured through the FDIC for six months after the banks merge. This grace period gives a depositor the opportunity to restructure his or her accounts. Certificate of Deposits from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. For more information regarding FDIC insurance coverage please call us at (866) 585-2933.

Funds Availability
Our Policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal Holidays.

If you make a deposit before 4PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Longer delays may apply as well as special rules for new accounts.

Mobile deposits and remote deposit capture (RDC) deposits will be available on the first business day after the day we receive your deposit, however we may impose longer delays.

Please refer to the Funds Availability Notice on page 47 for more information.

Inactive and Dormant Timeframes
An inactive account is an account in which there has been no customer-initiated activity for a period of 15 months. An account is considered dormant after there has been no customer-initiated activity for a period of 18 months. Refer to the Service Fee Schedule for additional fees that may apply.

Lockbox
CheckAlt will continue to process your payments according to your specifications. The Treasury Management department will contact you directly to communicate any changes to your online access.

Mobile App
See the Digital Banking section above for more information.

Mobile Check Deposits
Marquis Bank Mobile App access will be removed on Friday, June 26, at 4PM. This will be the last time you can make a mobile deposit within the Marquis Bank mobile app. On Monday, June 29th after NOON you will be able to download the Professional Bank app and make mobile check deposits. See page 31 for more details.

Your daily deposit limit will either be the same, or higher, than you have today.

Online Banking
See the Digital Banking section above for more information.

P2P Person-to-Person Payments
All pending payments will be made, and all recurring payments will continue to be paid with the exception of Person to Person (P2P) payments. P2P payments may be re-established on or after June 29 using the Professional Bank Mobile app.

P2P payments will be available almost instantly to anyone with a debit card. See page 28 for more information.

Positive Pay
The Treasury Management department will be contacting all positive pay customers separately with details.
**Quicken® and QuickBooks®**

It is very important to import your account transactions prior to June 26 at 5PM in order to keep your records up to date.

A limited amount of transaction history will be available within Professional Bank's digital banking service.

You will need to deactivate your accounts from Marquis Bank and reactivate them with Professional Bank on or after June 29.

For complete details pertaining to your specific software version, please visit our website at [joinprobank.com/quickbooks](http://joinprobank.com/quickbooks).

Professional Bank offers Direct Connect, which you may switch to after re-establishing your Web Connect service with Professional Bank.

*Intuit and QuickBooks are trademarks and service marks of Intuit Inc., registered in the United States and other countries.*

**Remote Deposit Capture**

Your remote deposit service will be transitioned prior to June 29.

The Treasury Management department will be contacting you directly to schedule an implementation and training session.

**Routing Numbers**

Professional Bank's routing number:

067016574

Professional Bank's SWIFT Code:

PRFLUS33

We will not retire the routing number for Marquis Bank. You may continue to use checks and pre-established banking information with Marquis Bank's routing number.

**Safe Deposit Boxes**

Safe Deposit Boxes will now be available. Contact your banker if you are interested in receiving more information.

**Statements**

See the Bank Statements section above.

**Stop Payments**

Stop payments may be placed by contacting your banking office or by entering the request online.

**Transfers**

Pre-established account to account transfers will continue to be made.

If funds are not available to be transferred on the day of attempt, Professional Bank will attempt up to a maximum of 10 times.

If a transfer fails due to a lack of available funds, a partial transfer will not be made. It will only transfer if the full amount is available.

**Truth-in-Savings Disclosure**

Applicable to interest bearing accounts. The Daily Balance Method applies a daily periodic rate to the principal in the account each day. The interest rate and annual percentage yield (APY) for your account depends upon the applicable rate or rate tier and the APY may change. If you close your interest bearing accounts before interest is credited, you will be paid the accrued interest. To avoid the imposition of maintenance fees you must meet the minimum balance requirement. At our discretion, we may change the interest rate on your variable rate account at any time. Please refer to Consumer Product section on page 12 for additional information.

**Wire Transfers**

Professional Bank will require that all customers sign a new Wire Transfer Agreement. If you have not completed a new Wire Transfer Agreement, please contact your Banker. Failure to have a new agreement in place may result in the delay of processing your wire transfer after conversion.

We use access devices and different methodologies for authentication. These include physical tokens, virtual tokens and call-back procedures. To learn more, please contact your Banker.
Here’s a product description of how your accounts will be changing. Also, please refer to the Service Fee Schedule on page 15 for a listing of additional fees that may apply, and to the Electronic Transfer Disclosure on page 51 for new limits on Mobile Banking Transfers.

### DEPOSIT PRODUCTS

#### Professional Checking
Formerly known as Marquis Checking

<table>
<thead>
<tr>
<th><strong>Account Fees</strong></th>
<th>No monthly maintenance fee in any statement period in which you keep a minimum balance of $750; otherwise $15 per statement cycle</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest</strong></td>
<td>Does not earn interest</td>
</tr>
<tr>
<td><strong>Features and Benefits</strong></td>
<td>Monthly statement with check images</td>
</tr>
<tr>
<td></td>
<td>ATM Service Charge fees reimbursed up to $5 per transaction</td>
</tr>
</tbody>
</table>

#### Professional Premier Checking
Formerly known as Marquis Plus Checking

<table>
<thead>
<tr>
<th><strong>Account Fees</strong></th>
<th>No monthly maintenance fee in any statement period in which you keep a minimum balance of $1,000; otherwise $15 per statement cycle</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest</strong></td>
<td>Variable Interest Rate</td>
</tr>
<tr>
<td></td>
<td>Monthly compounding</td>
</tr>
<tr>
<td></td>
<td>Calculated using the daily balance method</td>
</tr>
<tr>
<td></td>
<td>Begins to accrue no later than the business day we receive credit for the deposit of non-cash items</td>
</tr>
<tr>
<td></td>
<td>You must maintain a minimum balance of $1,000 each day to obtain the annual percentage yield</td>
</tr>
<tr>
<td></td>
<td>Credited monthly</td>
</tr>
<tr>
<td><strong>Features and Benefits</strong></td>
<td>No Transaction limits</td>
</tr>
<tr>
<td></td>
<td>Monthly statement with check images</td>
</tr>
<tr>
<td></td>
<td>ATM Service Charge fees reimbursed up to $5 per transaction</td>
</tr>
</tbody>
</table>
Money Never Sleeps Money Market
Formerly known as Marquis Premier Money Market

**Account Fees**  
No monthly maintenance fee in any statement period in which you keep a minimum balance of $2,500; otherwise **$18 per statement cycle**

$10 excessive withdrawal fee for each transfer to another account or to a third party by preauthorized, automatic, telephone, or internet transfer, or by check, draft, debit card, or similar order to a third party, in excess of 6 per statement cycle

**Interest**  
Variable Interest Rate  
Monthly compounding  
Calculated using the daily balance method  
Tiered Interest Structure  
Begins to accrue no later than the business day we receive credit for the deposit of non-cash items  
You must maintain a minimum balance of $.01 each day to obtain the annual percentage yield  
Credited monthly

**Features and Benefits**  
Monthly statement with images

Platinum Money Market
Formerly known as Marquis Elite Money Market

**Account Fees**  
No monthly maintenance fee in any statement period in which you keep a minimum balance of $2,5000; otherwise **$15 per statement cycle**

$10 excessive withdrawal fee for each transfer to another account or to a third party by preauthorized, automatic, telephone, or internet transfer, or by check, draft, debit card, or similar order to a third party, in excess of 6 per statement cycle

**Interest**  
Variable Interest Rate  
Monthly compounding  
Calculated using the daily balance method  
Begins to accrue no later than the business day we receive credit for the deposit of non-cash items  
You must maintain a minimum balance of $2,500 each day to obtain the annual percentage yield  
Credited monthly

**Features and Benefits**  
Monthly statement with images
### Professional Plus Savings

**Formerly known as Marquis Savings**

<table>
<thead>
<tr>
<th><strong>Account Fees</strong></th>
<th>No monthly maintenance fee in any statement period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$10 excessive withdrawal fee for each transfer to another account or to a third party by preauthorized, automatic, telephone, or internet transfer, or by check, draft, debit card, or similar order to a third party, in excess of 6 per statement cycle</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Interest</strong></th>
<th>Variable Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Compounded Monthly</td>
</tr>
<tr>
<td></td>
<td>Calculated using the daily balance method</td>
</tr>
<tr>
<td></td>
<td>Non-tiered interest structure</td>
</tr>
<tr>
<td></td>
<td>Begins to accrue no later than the business day we receive credit for the deposit of non-cash items</td>
</tr>
<tr>
<td></td>
<td>You must maintain a minimum balance of $500 each day to obtain the annual percentage yield</td>
</tr>
<tr>
<td></td>
<td>Credited monthly</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Features and Benefits</strong></th>
<th>Monthly statement with images</th>
</tr>
</thead>
</table>

### FUTMA Savings

**Formerly known as Marquis Minor Savings**

<table>
<thead>
<tr>
<th><strong>Account Fees</strong></th>
<th>No monthly maintenance fee in any statement period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$10 excessive withdrawal fee for each transfer to another account or to a third party by preauthorized, automatic, telephone, or internet transfer, or by check, draft, debit card, or similar order to a third party, in excess of 6 per statement cycle</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Interest</strong></th>
<th>Variable Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Compounded Monthly</td>
</tr>
<tr>
<td></td>
<td>Calculated using the daily balance method</td>
</tr>
<tr>
<td></td>
<td>Non-tiered interest structure</td>
</tr>
<tr>
<td></td>
<td>Begins to accrue no later than the business day we receive credit for the deposit of non-cash items</td>
</tr>
<tr>
<td></td>
<td>You must maintain a minimum balance of $1 each day to obtain the annual percentage yield</td>
</tr>
<tr>
<td></td>
<td>Credited monthly</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Features and Benefits</strong></th>
<th>Monthly statement with images</th>
</tr>
</thead>
</table>
Service Fee Schedule
Effective April 8, 2020

**ATM Transactions**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal Non-Propriety ATM (reimbursed service charge fees for use of other ATMs)</td>
<td>Up to $5.00 per transaction</td>
</tr>
<tr>
<td>Debit Card Replacement (Lost Card)</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

**Wire Transfers**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Incoming</td>
<td>$10.00</td>
</tr>
<tr>
<td>Domestic Outgoing</td>
<td>$25.00</td>
</tr>
<tr>
<td>Domestic Outgoing - Online</td>
<td>$20.00</td>
</tr>
<tr>
<td>International Incoming</td>
<td>$15.00</td>
</tr>
<tr>
<td>International Outgoing</td>
<td>$45.00</td>
</tr>
<tr>
<td>International Outgoing - Online</td>
<td>$35.00</td>
</tr>
<tr>
<td>Wire Tracers - Domestic</td>
<td>$5.00</td>
</tr>
<tr>
<td>Recall Wire - Domestic</td>
<td>$10.00</td>
</tr>
<tr>
<td>Wire Tracers - International</td>
<td>$10.00</td>
</tr>
<tr>
<td>Recall Wire - International</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

**Overdrafts and Uncollected Funds**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Fee (item paid)</td>
<td>$34.00</td>
</tr>
<tr>
<td>(NSF) Return Item Fee (item not paid)</td>
<td>$34.00</td>
</tr>
<tr>
<td>Uncollected Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Overdraft Balance Interest (Per Annum)</td>
<td>18%</td>
</tr>
<tr>
<td>Charge will be assessed following the 3rd business day when the account balance remains negative</td>
<td></td>
</tr>
<tr>
<td>Returned Mail</td>
<td>$5.00</td>
</tr>
<tr>
<td>Stop Payment (Both Online &amp; In-Person)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Savings Bonds Redeemed</td>
<td>$7.50</td>
</tr>
</tbody>
</table>

**Legal Fees**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garnishments</td>
<td>$150.00</td>
</tr>
<tr>
<td>Levies</td>
<td>$150.00</td>
</tr>
<tr>
<td>Subpoenas (Plus $20 Per Hour Research Time)</td>
<td>$100.00</td>
</tr>
<tr>
<td>Copies of Items/Statements (Per Page)</td>
<td>$0.10</td>
</tr>
</tbody>
</table>

**Safe Deposit**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safe Deposit Drill Fee</td>
<td>$125.00</td>
</tr>
<tr>
<td>Safe Deposit Box Late Fee (Per Month)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Safe Deposit Box Annual Rental Fees:</td>
<td></td>
</tr>
<tr>
<td>3 X 10</td>
<td>$40.00</td>
</tr>
<tr>
<td>5 X 10</td>
<td>$60.00</td>
</tr>
<tr>
<td>10 X 10</td>
<td>$125.00</td>
</tr>
<tr>
<td>Key Deposit</td>
<td>$10.00</td>
</tr>
<tr>
<td>Safe Deposit Box-Lost Key</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

**Collections**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Outgoing International LOC</td>
<td>$150.00</td>
</tr>
<tr>
<td>Collection</td>
<td></td>
</tr>
<tr>
<td>Foreign Item Collection (Incoming)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Foreign Item Collection (Outgoing)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Foreign Item Collection (Returned)</td>
<td>$35.00</td>
</tr>
</tbody>
</table>

**Other Bank Services**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Closed Within 90 Days</td>
<td>$30.00</td>
</tr>
<tr>
<td>Account Closed Within 180 Days</td>
<td>$15.00</td>
</tr>
<tr>
<td>Acct. Reconciliation &amp; Research (Per Hour)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Cashier's Check-Depositor (Per Item)</td>
<td>$7.00</td>
</tr>
<tr>
<td>Cashier's Check-Non Depositor (Per Item)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Check Printing</td>
<td>Depends on Style &amp; Qty.</td>
</tr>
<tr>
<td>Return Item Fee (deposited item returned)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Counter Check</td>
<td>$1.00</td>
</tr>
<tr>
<td>Dormant Checking/Savings Accts. Fee (after 18 months of no customer initiated activity)</td>
<td>$20.00 per month</td>
</tr>
<tr>
<td>Duplicate Statement</td>
<td>$2.00</td>
</tr>
<tr>
<td>Escheat Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Foreign Currency Orders</td>
<td>Depends on foreign order</td>
</tr>
<tr>
<td>Hold Mail (Per Month)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>No Charge</td>
</tr>
<tr>
<td>Non-Customer Check Cashing Fee Per Item</td>
<td>$5.00</td>
</tr>
<tr>
<td>Notary Public-Depositor</td>
<td>No Charge</td>
</tr>
<tr>
<td>Online Bill Payment</td>
<td>No Charge</td>
</tr>
<tr>
<td>Rush Check Payments in Bill Pay (1 Day)</td>
<td>$19.95</td>
</tr>
<tr>
<td>Rush Check Payments in Bill Pay (2 Days)</td>
<td>$14.95</td>
</tr>
</tbody>
</table>
## Professional Small Business Checking
Formerly known as Small Business Checking

<table>
<thead>
<tr>
<th>Account Fees</th>
<th>No monthly maintenance fee in any statement period in which you keep a minimum balance of $500; otherwise $10 per statement cycle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>Does not earn interest</td>
</tr>
<tr>
<td></td>
<td>Earnings credit used to partially or completely offset analysis charge</td>
</tr>
<tr>
<td></td>
<td>Earnings credit is calculated on the entire average collected balance less 10% reserve requirement</td>
</tr>
<tr>
<td>Features and Benefits</td>
<td>$.25 per check, debit, deposit, credit and deposited item in excess of 200</td>
</tr>
<tr>
<td></td>
<td>$.35 per Remote Deposit Capture (RDC) deposited item</td>
</tr>
<tr>
<td></td>
<td>Monthly statement with check images</td>
</tr>
<tr>
<td></td>
<td>ATM Service Charge fees reimbursed up to $5 per transaction</td>
</tr>
</tbody>
</table>

## Professional IOTA
Formerly known as Business IOTA

<table>
<thead>
<tr>
<th>Account Fees</th>
<th>No monthly maintenance fee in any statement period in which you keep a minimum balance of $2,500; otherwise $10 per statement cycle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>Variable Interest Rate</td>
</tr>
<tr>
<td></td>
<td>Monthly compounding</td>
</tr>
<tr>
<td></td>
<td>Calculated using the daily balance method</td>
</tr>
<tr>
<td></td>
<td>Begins to accrue no later than the business day we receive credit for the deposit of non-cash items</td>
</tr>
<tr>
<td></td>
<td>You must maintain a minimum balance of $2,500 each day to obtain the annual percentage yield</td>
</tr>
<tr>
<td></td>
<td>Credited monthly</td>
</tr>
<tr>
<td>Features and Benefits</td>
<td>No Transaction limits</td>
</tr>
<tr>
<td></td>
<td>Monthly statement with check images</td>
</tr>
<tr>
<td></td>
<td>ATM Service Charge fees reimbursed up to $5 per transaction</td>
</tr>
</tbody>
</table>
Professional Non-Profit
Formerly known as Business Interest Checking

**Account Fees**  No monthly maintenance fee in any statement period

**Interest**  Variable Interest Rate

- Monthly compounding
- Calculated using the daily balance method
- Begins to accrue no later than the business day we receive credit for the deposit of non-cash items
- You must maintain a minimum balance of $2,500 each day to obtain the annual percentage yield
- Credited monthly

**Features and Benefits**  No Transaction limits

- Monthly statement with check images
- ATM Service Charge fees reimbursed up to $5 per transaction

Money Never Sleeps Business Money Market
Formerly known as Business MMDA & Elite Business Money Market

**Account Fees**  No monthly maintenance fee in any statement period in which you keep a minimum balance of $2,500; otherwise $18 per statement cycle

- $10 excessive withdrawal fee for each transfer to another account or to a third party by preauthorized, automatic, telephone, or internet transfer, or by check, draft, debit card, or similar order to a third party, in excess of 6 per statement cycle

**Interest**  Variable Interest Rate

- Monthly compounding
- Calculated using the daily balance method
- Tiered Interest Structure
- Begins to accrue no later than the business day we receive credit for the deposit of non-cash items
- You must maintain a minimum balance of $0.01 each day to obtain the annual percentage yield
- Credited monthly

**Features and Benefits**  Monthly statement with images
Professional Business Plus Savings
Formerly known as Business Savings

**Account Fees**
- No monthly maintenance fee in any statement period in which you keep a minimum balance of $2,500; otherwise $10 per statement cycle
- $10 excessive withdrawal fee for each transfer to another account or to a third party by preauthorized, automatic, telephone, or internet transfer, or by check, draft, debit card, or similar order to a third party, in excess of 6 per statement cycle

**Interest**
- Variable Interest Rate
- Compounded Monthly
- Calculated using the daily balance method
- Non-tiered interest structure
- Begins to accrue no later than the business day we receive credit for the deposit of non-cash items
- You must maintain a minimum balance of $2,500 each day to obtain the annual percentage yield
- Credited monthly

**Features and Benefits**
- Monthly statement with images

ICS Interest Paying Account Sweep
Formerly known as ICS Business MMDA

**Account Fees**
- No monthly maintenance fee in any statement period

**Interest**
- Variable Interest Rate
- Compounded Monthly
- Calculated using the daily balance method
- Non-tiered interest structure
- Begins to accrue no later than the business day we receive credit for the deposit of non-cash items
- You must maintain a minimum balance of $0.01 each day to obtain the annual percentage yield
- Credited monthly

**Features and Benefits**
- Funds are placed into deposit accounts at FDIC insured banks that are members of the ICS Network
Professional Bank is now the holder of any loan account(s) you previously had with Marquis Bank. Our Loan Operations staff look forward to assisting you with your current and future loan needs.

**Loan Department**

Our Loan Operations Department is located at 396 Alhambra Circle, Suite 255, Coral Gables, FL 33134.

The phone number is (866) 585-2933.

**Loan Statements**

On June 26th, 2020, Professional Bank will be conducting a data conversion to integrate your loan into our system. Soon thereafter, you will receive statements under our Bank's name.

Loan statements are generated approximately 15 days prior to the payment due date.

**Home Equity Line of Credit (HELOC)**

Professional Bank's HELOC Product requires a common due date of the 21st of the month. As a result, your loan's due date may change in order to meet our system requirements.

Professional Bank does not issue HELOC checks. You may access your funds through Digital Banking or by contacting your Banker to process a loan advance.

**Product Offerings**

Professional Bank offers lines of credits and Residential Mortgages as part of our Consumer Product offering. Please contact your Banker for more information.

**Loan Terms**

All other existing loan terms and conditions will remain the same.

**Insurance Policies**

Please contact your insurance agent or company to have the mortgagee clause updated so we receive copies of your insurance certificates in a timely manner. Our mortgagee clause is as follows:

PROFESSIONAL BANK, ISAOA, ATIMA
Attention: Loan Operations
396 Alhambra Circle, Ste. 255
Coral Gables, Florida 33134

**Bill Payment**

For borrowers utilizing their Bill Pay service to send payments, please ensure that the records are updated with our new mailing address and that you verify your scheduled payments to prevent delays in us receiving and posting payments to your loan.

**Mailing address for payments:**

Professional Bank
396 Alhambra Circle, Suite 255
Coral Gables, FL 33134

If you have a pending bill from Marquis Bank and have not made the payment prior to the conversion date on June 26th, 2020, please direct it to the address listed above or drop your payment at any Professional Bank location.
We are taking great care in planning for the conversion of your bank account(s) and services to our treasury management platforms. Please feel free to contact our experienced Treasury Management support team with any questions or for technical support: (833) 954-2152 or TMSupport@probankfl.com.

### Account Analysis Basic Pricing

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Maintenance Monthly Fee</td>
<td>$18.00 per month</td>
</tr>
<tr>
<td>Checks Paid</td>
<td>$0.15 per item</td>
</tr>
<tr>
<td>Deposits</td>
<td>$0.25 per item</td>
</tr>
<tr>
<td>Items Deposited</td>
<td>$0.10 per item</td>
</tr>
<tr>
<td>ACH Credits</td>
<td>$0.05 per item</td>
</tr>
<tr>
<td>ACH Debits</td>
<td>$0.05 per item</td>
</tr>
</tbody>
</table>

Current earnings credit rate is 0.25%. This rate is subject to change.

### ACH Block

ACH Block allows the electronic debits and credits you authorize to post to your account. You may block all ACH debits, all ACH debits and ACH credits, or only ACH debits that are not pre-approved.

Please contact Treasury Management for more details.

### ACH Origination

ACH Origination allows you to initiate electronic funds transfers for direct deposit of payroll, cash concentration, vendor payments, collections, etc.

Same Day ACH is also available to move funds to another bank on the same day.

The Treasury Management department will be contacting all ACH originators separately with details.
Lockbox

With lockbox, the bank processes your accounts receivable and makes your deposits daily. Images of checks, coupons and invoices can be captured and presented electronically. Custom posting files are available for integration into your accounting software.

CheckAlt will continue to process your payments according to your specifications. The Treasury Management department will contact you directly to communicate any changes to your online access.

Positive Pay

Positive pay protects your account from check fraud by matching the details from the checks you issue to the checks that are presented against your account. It verifies check number, check amount and payee name.

The Treasury Management department will be contacting all positive pay customers separately with details.

Quicken and QuickBooks Integration

It is very important to import your account transactions prior to June 26 at 5PM in order to keep your records up to date. A limited amount of transaction history will be available within Professional Bank’s digital banking service. You will need to deactivate your accounts from Marquis Bank and reactivate them with Professional Bank on or after June 29. For complete details pertaining to your specific software version, please visit our website at joinprobank.com/quicken.

Professional Bank offers both Web Connect and Direct Connect connectivity. You may switch to Direct Connect after re-establishing your Web Connect service with Professional Bank. Direct Connect allows you to automatically connect to the bank using the Update feature so you don’t have to download transactions from within Digital Banking.

Remote Deposit Capture

Remote deposit capture allows you to scan checks from your office any time of the day to make your deposits.

Your remote deposit service will be transitioned prior to June 29. We will be contacting you directly to schedule an implementation and training session.

The Marquis Bank remote deposit service will no longer be available after Friday, June 26. Please save or print any data or images that you may need to access in the future.

On or after June 29 you will visit the following site to make your deposits: https://professionalbankrdc.rmsird.com/.

The deadline for same-day deposits is 5:00 pm ET on any banking day.

We utilize virtual endorsement. There is no need to physically endorse each check.
Reports and images will be stored in the new system from the day of the deposit with no expiration date. If this changes in the future, we will be sure to announce it to you well in advance.

Most scanners are compatible. If we encounter any compatibility issues you will be issued a new scanner free of charge.

Requirements for check storage and destruction: Secured storage for 60 days and then destroy using commercially reasonable methods of destruction (typically shred).

Each year you will be required to certify that you are abiding by the procedures for check storage and destruction, maintaining procedures and controls for employees handling confidential information, and updating your computers and antivirus protections regularly.

**SmartPay Express**

_With SmartPay Express you get a customized, branded weblink that allows your merchants, clients, members, tenants or customers to make payments online easily and securely. Single payments or recurring payments can be made from checking accounts, savings accounts, credit cards or debit cards._

Please contact Treasury Management for more details.

**Sweep Accounts**

_Consolidate balances from separate depository or disbursement accounts with daily automatic transfers to/from a master account. Your target balance can be set at $0 or any dollar amount you choose._

Your existing sweep accounts will be transitioned to Professional Bank.
logging in to digital banking for the first time

Do this after NOON on Moving Day...

**1**

Go to [joinprobank.com](http://joinprobank.com).

(or you can download the Professional Bank App on the app store)

Log in using your Marquis Bank Username (it will be the same username you used to log in at marquisbank.com).

Enter your Security Code - It will be the last four digits of your Social Security Number (or the last four digits of your Tax ID Number, if you’re a business).

**2**

Enter a new Secure Password.

Your new password must be at least 8 characters long and include at least one uppercase, lowercase, number and special character.

_We encourage you to create a unique password that you haven't used on other sites, and use a Password Manager (like 1Password or Dashlane) to maintain complex passwords for all the sites you visit. Using the same password for multiple sites is one of the easiest ways for people to commit identity (and financial) theft._

**3**

Update your Security Questions.

You’ll be prompted to record an answer to three security questions, which may be used occasionally to validate your identity and/or high-risk transactions.

**4**

Look around.

Check to see that your correct balances and transactions have been moved over and look correct. If you notice any discrepancies, call your banker or (866) 585-2933.

From now on, go to [myprobank.com](http://myprobank.com) to log in to digital banking (or use our app)
Should you prefer to conduct your banking online, whenever or wherever, we’ve developed our highly secure, digital banking applications to be easy to learn as well as intuitive and seamless to use on your mobile phone, tablet and personal computer.

We encourage you to log in after NOON on Moving Day and set up your new password and get to know our digital applications.

Digital Banking is...

myprobank.com on your computer
An app on your Tablet
An app on your Phone
An app on your Apple Watch

No matter which device you use, your experience will be the same.

Use this booklet as a resource to learn about your first login, and about all the great features we’ve added to our Digital Banking.

A DEMO IS AVAILABLE
You can log in to our Digital Banking Demo and look around while trying most of the functions you’ll read about in this book. You can find a link to that site at: myprobank.com/digital.
Security

We use bank-level security to make sure your information is safe, from complex password standards, security questions, risk monitoring and multi-factor authentication. It is important that you do your part as well by keeping your passwords secure and activating the advanced security features that come with your smartphone or computer.

To access the security features, click on the Manage Profile link in the top left corner of the screen.

Password Requirements
All passwords must be at least 8 characters long and include at least one uppercase, lowercase, number and special character. We encourage you to create a unique password that you haven't used on other sites, and use a Password Manager (like 1Password or Dashlane) to maintain complex passwords for all the sites you visit. Using the same password for multiple sites is one of the easiest ways for people to commit identity (and financial) theft.

Forgot Password
You can reset your password if you forgot, by clicking on the Forgot Password link on the login screen. You will be asked for additional security questions before you can reset your password.

Multi-factor authentication
You can use your phone for multi-factor security. To activate it, click on the Phone option on your User Profile (it appears almost at the top). You'll see a list of all your active phones - click on the one you want to use for multi-factor authentication and find the Multi-Factor Authentication option. Follow the prompts to set it up.

Biometric Login - FaceID, TouchID, etc (App only)
If your phone has FaceID or TouchID, you'll be able to use it to log in. To set it up, go to your User Profile and select the appropriate biometric login (usually called “FaceID” on a new iPhone or “TouchID” on an older iPhone).

Auto Login (App only)
If you want to be able to view your balances and transactions without logging in on your phone, you can select this option from the User Profile menu. This will only allow you to view certain information, but when you try to access other options (like completing a transfer), the app will require you to log in.

PIN Login (App only)
You can choose to set up a 4-digit PIN instead of a password (on your phone only). This will allow you to unlock the app quickly (although we suggest using Biometric Login options if you have them).
WHERE DO I FIND IT?

Our Digital Banking experience is meant to be intuitive and prioritize the critical information you need. Both the Mobile App and our website use the same design and layout, but to show you where you can find the items you’ll need, use this map.

YOUR PROFILE

Set up your preferences, add a picture and manage your security settings from here.

MENU

Here is where you’ll find everything, from how to manage alerts, to depositing checks, to sending wires. Always start here when you’re looking for something.

MOVE MONEY

One central place to do all of your money movement. In here, you’ll find:

- **Account-to-Account transfers** (including to accounts outside of Professional Bank)
- **Bill Pay**
  - Person-to-Person (P2P) payments
  - All of your past and upcoming money movement transactions
- **MY ACCOUNTS**
  
  You’ll find all of your accounts and current balances here. To view individual transactions or to perform any tasks on these accounts - just click on the account.
TO DOs

If you are authorized, you will see a helpful list of all ACH, Tax Payments, Wire Transfers and Positive Pay items requiring your attention. Just click on them to view the full detail and approve or decline them.

MONEYPRO

You can add accounts at other banks in this area, and we'll show you their balances. This allows you to see your whole financial picture in one place.

CONTACTING US

You can always contact us for anything! Remember that our Digital Banking experience is just an extension of our concierge-level service, and you are always welcome to call your banker or use these buttons to reach us.

QUICK PAY

Once you've set up a new Bill Payee or sent money to another person via P2P, you can mark them as a ‘favorite’ and they'll appear here. Sending money to these recipients takes just a couple clicks.

BUDGETS AND HELPFUL FINANCIAL TOOLS

Spread throughout Digital Banking are helpful tools that allow you to better manage your finances. These tools are optional, but include:

- **Budgeting** - lets you set and track budget categories and expenses
- **Goals** - allows you to set financial goals and track your progress
- **Monthly Activity** - a helpful graph that shows your total balances for your Checking, Savings and Loan accounts

Turn these on or off in Your Profile by finding the “Hide Dashboard Tiles” option.
P2P Payments

It’s very easy to send money to almost anyone (as long as they have their own debit card) using the "P2P" payments within Digital Banking. Unlike other money movement systems (like Venmo or Cash App), our system will instantly send money to anyone, as long as you know their cellphone number or email address. Once they’ve entered their Debit Card number (which will never be sent to you), they will receive the money in their account right away.

To send money, use the "Move Money" option in the menu, and when you "Add a New Payee," just pick "Person to Person" and follow the screen prompts. Once you’ve set up someone as a Payee, you can easily send money to them with only a few clicks.

WARNING: Unfortunately, if you have used Marquis PeoplePay, your payees will need to be re-added manually.

Bill Pay

No need to write checks and mail them anymore! You can set up ANY retailer (or even a person) to receive payments via Bill Pay. Once you’ve set them up in Bill Pay, creating recurring payments or sending additional payments is easy.

To send money, use the "Move Money" option in the menu, and when you "Add a New Payee," just pick "Bill Pay" and follow the screen prompts. Once you’ve set up someone as a Payee, you can easily send money to them with only a few clicks. For most major retailers, the money is sent electronically and takes about 3 days. For smaller retailers and individuals, we’ll print a check and mail it to them on your behalf - this can take up to 7 days.

Because Marquis Bank used a different Bill Pay system to send out your payments, you will want to confirm that all your scheduled Bill Payments are correct on Moving Day.

WARNING: Unfortunately, if you have set up any eBills with Marquis Bank, they will not be able to be moved to the Professional Bank system. You will need to re-enroll in your eBills. To do this, select the "Move Money" option and choose the “My Payees” tab. When you select a payee (or set up a new one), you will see the option to Enroll in eBills.
Debit Card Management

You can manage all of your Debit Cards in one place (including authorized business user debit cards)

Activate your new card

Quickly deactivate a card if you’ve lost it or it is stolen

Turn On or Off your debit card at any time (or set up a schedule to turn it on and off automatically)

Request a temporary spending limit increase if you want to make a large dollar purchase

Name your debit card whatever you want to make it easier

To manage your cards, select the “Manage Cards” option on the menu, then select the appropriate card.

Apple Pay

Entirely eliminate the need for pulling out your Debit Card when you shop at retailers that support Apple Pay. Just add your Marquis Bank Debit Card (and later, your Professional Bank Debit Card) to Apple Pay, and use your iPhone or Apple Watch to pay for things at many retailers.

To activate Apple Pay, find the “Wallet” app on your iPhone and click the small ‘plus’ icon in the top right corner. This will walk you through how to add your debit card to your Apple Wallet. Note that you may need to choose “Enter Card Details Manually” if your camera cannot read the card number on the back of your debit card.

Note that Apple Pay will become available some time after Moving Day (usually several months), as Apple makes changes on their systems.
BUSINESS USERS

Managing your business online is a very helpful tool, for both you and your employees. You can allow anyone to act as an authorized user on your behalf by setting them up as a 'Sub-User' within Digital Banking. This will allow you to give them their own Username and Password, and set up rules around what they can and cannot access.

This is a very powerful tool, since you can grant access to each Sub-User at a very granular level, including individual accounts, money movement limits, wire approval roles, etc.

If you are interested in learning more about these business-class features (which are available to everyone), we encourage you to contact the Treasury Management team - you’ll find their information on page 20.

To set up authorized Sub-Users, select “Company Management” from the menu. If you have multiple business entities, you’ll want to select the right business, and then scroll down until you see the ‘Sub-Users’ section, where you can click to “Add a Sub-User”.

WIRSES

You can send wires anywhere in the world using Digital Banking. Sending wires is often the most secure and fastest way to send money to another person or business, but requires additional security. You can use Digital Banking to request that money is sent, and we will call you back at a known number to confirm the wire before we send it. You can also set up approvers who are notified when you request to send a wire, and they can log in to their Digital Banking and approve it.

To send a wire, use the "Wires" option in the menu. You’ll see three different options (illustrated above) where you can send Domestic or International Wires, or duplicate an existing wire you’ve already sent.
ALERTS

You can receive a number of totally configurable alerts - anything from a text when your balance falls below a certain amount to an email when you (or someone else) enters the wrong password during a login. You can choose to receive alerts as an email, a text or a Push Notification that appears right on your phone’s home screen.

To set up your alerts, select the “Manage Alerts” option on the menu.

CHECK DEPOSITS

Deposit your check just by taking a photo of the front and back, and avoid a trip to the branch. Our Mobile Check Deposit system is easy to use.

To deposit a check, select “Deposit Checks” on the menu, then enter the check amount and take a picture of both the front and back of the check. The pictures work best when taken on a dark background.

APPLE WATCH

If you have an Apple Watch, you can use it to check your balances and most recent transactions, as well as get directions to the nearest branch.

Once you’ve set up Apple Pay, you can even use your watch to make purchases at many stores around the world.

To download the app, you just need to install the app on your iPhone associated with your Apple Watch. The Watch App will automatically show up. Scan this with your phone’s camera to start downloading our app!
Terms and Conditions of Your Account

Contents:

(1) Important Information about Procedures for Opening a New Account
(2) Agreement
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(4) Deposits
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(1) 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.
(2) Agreement

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call 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 document 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 document 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 document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document 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 document 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 document 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.

(3) 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.
(4) 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.

(5) Withdrawals

Generally. 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, 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 the 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 it as a transaction 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.
(5) Withdrawals, Continued

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 account 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 notice of penalty for early withdrawal.

(6) 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 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 Entitites. The account is owned by two parties who are married to each other and hold the account as tenants by the entirety.

(7) 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.

(8) 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
(8) Business, Organization, and Association Accounts, Continued

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.

(9) Stop Payments

Unless otherwise provided, 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. You must make any stop-payment order in the manner required by law, it must be made in a signed and dated writing, and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, 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. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

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.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

(10) 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 are described elsewhere.

(11) Amendments and Termination

We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. 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 or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).
(12) 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 it in time to have a reasonable opportunity to act on it. If the 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. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

(13) Statements

Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures 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, alterations or forgeries 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, alterations and forgeries, 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 consumer accounts only). For information on errors relating to electronic fund transfers (e.g., on-line, 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.

(14) Direct Deposits

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 legal remedy to recover the amount of our liability.
(15) **Temporary Account Agreement**

If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

(16) **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.

(17) **Check Processing**

We process items mechanically by relying solely 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.

(18) **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 such 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.

(19) **Truncation, Substitute Checks, and Other Check Images**

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to
(19) **Truncation, Substitute Checks, and Other Check Images, Continued**

retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

(20) **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; and (3) 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.

(21) **Unlawful Internet Gambling Notice**

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. 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.

(22) **ACH and Wire Transfers**

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 rules. 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. 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.

(23) **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
(23) **Facsimile Signatures, Continued**

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.

(24) **Convenience Account Agent (Single-Party Accounts only)**

A convenience account, as defined by Florida law, means a deposit account other than a certificate of deposit, in the name of one individual, in which one or more individuals have been designated as agent with the right to make deposits to and withdraw funds from or draw checks on such account on the owner’s behalf. A single individual is the owner, and the agent is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of a convenience account agent.

(25) **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.

(26) **Account Transfer**

This account may not be transferred or assigned without our prior written consent.

(27) **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.


(27) Indorsements, Continued

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.

(28) 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.

(29) 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.

(30) 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.
(31) 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. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until 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. 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. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

(32) Account Security

Duty to Protect Account Information and Methods of Access. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. 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 (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

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. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. 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.

(33) Telephonic Instructions

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 or leave by voice mail or on a telephone answering machine.
(34) Monitoring and Recording Telephone Calls and Consent to Receive 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. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

◆ Your consent is limited to your account, and as authorized by applicable law and regulations.
◆ Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using 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.

This consent is regardless of whether the number we use to contact you is 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 further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

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

(35) Claim of Loss

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.

(36) 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 notice of penalty for early withdrawals for additional information.

(37) Address or Name Changes

You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. 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 address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.
(38) 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.

(39) 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.

[This space intentionally left blank.]
(40) Additional Terms
Consumer Lines of Credit Finance/Interest Charge Calculation Information:

Professional Bank calculates FINANCE/INTEREST CHARGES on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. These daily finance charges are added together to determine the finance charge for the billing cycle. To get the “daily balance” we take the beginning balance of your account each day of the billing cycle, add any new advances, and subtract any payments made or credits issued and any unpaid interest or other finance charges.

In case of Errors or Questions About Your Line of Credit Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Professional Bank, c/o Loan Operations Department, 396 Alhambra Circle, Suite 255, Coral Gables, FL 33134 or call 1-866-585-2933 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but doing so will not preserve your rights. In your letter, give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, and (3) describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

In case of Errors or Questions About Your Electronic Transfers:

Contact your local Professional Bank branch, or telephone us at 1-866-585-2933 or write us at 396 Alhambra Circle, Suite 255, Coral Gables, FL 33134 or E-mail us at customerservice@probankfl.com as soon as possible. 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 after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number, (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, and (3) tell us the dollar amount of the suspected error and the date the transaction occurred. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this and this is a consumer account, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

Fair and Accurate Credit Transactions (FACT) Act Disclosure: 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.
Effective October 1, 2017

Your Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 PM. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 PM. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

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 of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, may be available on the first business day.

If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. 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 day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,000 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.

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.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Mobile Banking and Remote Deposit Capture (RDC) Deposits

Generally, these deposits will be available on the first business day after the day we receive your deposit, however we may impose longer delays as indicated above in the sections for Longer Delays May Apply and Special Rules for New Accounts.

Change in Terms Notice for Funds Availability Policy (Regulation CC)

Effective July 1, 2020, we are increasing the amount we make available for withdrawal by checks not subject to next day availability from $200 to $225. In addition, the amount available for withdrawal on exception holds, large deposits, new accounts, and the amount for determining a repeat overdraft, increases from $5000 to $5,525.
IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT
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, bouncing check 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 $2,500.00 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:

PROFESSIONAL BANK
396 ALHAMBRA CIRCLE
CORAL GABLES FL 33134
(866)585-2933

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: _______ the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

check 21 substitute checks and your rights
**FACTS**

**WHAT DOES Professional Bank DO WITH YOUR PERSONAL INFORMATION?**

**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 can include:
- Social Security number and Transaction History
- Account Balances and Credit History
- Payment History and Overdraft History

When you are no longer our customer, we continue to share your information as described in this notice.

**How?**
All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Professional Bank chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Professional Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**Questions?** Call (866) 585-2933 or go to myprobank.com
### Who we are

| Who is providing this notice? | Professional Bank |

### What we do

| How does Professional 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 Professional Bank collect my personal information? | We collect your personal information, for example, when you  
- Open an account or provide account information  
- Pay your bills or apply for a loan  
- Make deposits or withdrawals from your account  
We also collect your personal information from others, such as credit bureaus or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only  
- sharing for affiliates’ everyday business purposes—information about your creditworthiness  
- affiliates from using your information to market to you  
- sharing for nonaffiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing. |

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Professional Bank has no affiliates. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Professional Bank does not share with nonaffiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Professional Bank markets other financial products and services through joint marketing partners. |

### Other important information

Professional Holding Corp. family of companies includes Professional Bank
Electronic Fund Transfers
Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. Options following a checkbox (☐) only apply if checked. You should keep this notice for future reference.

<table>
<thead>
<tr>
<th>Types of Transfers, Frequency and Dollar Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>☒ (a) Prearranged Transfers.</td>
</tr>
<tr>
<td>☒ Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your</td>
</tr>
<tr>
<td>☐ checking ☒ savings ☐ prepaid account(s).</td>
</tr>
<tr>
<td>☒ Preauthorized payments. You may make arrangements to pay certain recurring bills from your</td>
</tr>
<tr>
<td>☒ checking ☒ savings ☐ prepaid account(s).</td>
</tr>
<tr>
<td>☐</td>
</tr>
<tr>
<td>☐ (b) Telephone Transfers. You may access your account(s) by telephone at using a touch tone</td>
</tr>
<tr>
<td>☐ Transfer funds from checking to savings</td>
</tr>
<tr>
<td>☐ Transfer funds from savings to checking</td>
</tr>
<tr>
<td>☐ Make payments from checking to loan accounts with us</td>
</tr>
<tr>
<td>☐ Make payments from to</td>
</tr>
<tr>
<td>☐ Make payments from to</td>
</tr>
<tr>
<td>☐ Get checking account(s) information</td>
</tr>
<tr>
<td>☐ Get saving account(s) information</td>
</tr>
<tr>
<td>☐</td>
</tr>
<tr>
<td>☒ (c) ATM Transfers. You may access your account(s) by ATM using your MasterCard Debit Card</td>
</tr>
<tr>
<td>and personal identification number to:</td>
</tr>
<tr>
<td>☐ Making deposits to checking accounts</td>
</tr>
<tr>
<td>☒ Make deposits to savings accounts</td>
</tr>
<tr>
<td>☒ Get cash withdrawals from checking accounts you may withdraw no more than 510.00 per day</td>
</tr>
<tr>
<td>☒ Get cash withdrawals from savings accounts you may withdraw no more than 510.00 per day</td>
</tr>
<tr>
<td>☐ Transfer funds from savings to checking</td>
</tr>
<tr>
<td>☐ Transfer funds from to</td>
</tr>
<tr>
<td>☐ Make payments from checking account to</td>
</tr>
<tr>
<td>☐ Make payments from</td>
</tr>
<tr>
<td>☒ Get checking account(s) information</td>
</tr>
<tr>
<td>☒ Get saving account(s) information</td>
</tr>
<tr>
<td>☐</td>
</tr>
<tr>
<td>☒ (d) Point-Of-Sale Transactions.</td>
</tr>
<tr>
<td>Using your card:</td>
</tr>
<tr>
<td>☒ You may access your ☒ checking account ☐ savings(s) to purchase goods</td>
</tr>
<tr>
<td>☒ (in person, ☒ by phone, ☒ by computer), pay for services (☐ in person, ☒ by phone, ☒ by computer), get</td>
</tr>
<tr>
<td>cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a</td>
</tr>
<tr>
<td>participating merchant will accept.</td>
</tr>
</tbody>
</table>

Electronic Fund Transfers Disclosure
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### Types of Transfers, Frequency and Dollar Limitations, Continued

<table>
<thead>
<tr>
<th>Type of Transfer</th>
<th>Frequency Limitation</th>
<th>Dollar Limitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking to checking</td>
<td>Daily</td>
<td>$1000.00</td>
</tr>
<tr>
<td>Savings to checking</td>
<td>Daily</td>
<td>$5000.00</td>
</tr>
<tr>
<td>Payments to third party</td>
<td>Monthly</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

#### (e) Computer Transfers

- You may access your account(s) by computer by logging onto our website at [www.professionalbankfl.com](http://www.professionalbankfl.com) and using your user identification and password.
- **Transfer funds from checking to savings**
- **Transfer funds from savings to checking**
- **Transfer funds from checking** to **checking**
- **Transfer funds from savings** to **savings**
- **Make payments from checking to loan accounts with us**
- **Make payments from checking** to **third parties**
- **Make payments from** to **checking**
- **Get checking account(s) information**
- **Get savings account(s) information**

#### (f) Mobile Banking Transfers

- You may access your account(s) by web-enabled cell phone by downloading the Professional Bank App.
- **Transfer funds from checking to savings**
- **Transfer funds from savings to checking**
- **Transfer funds from checking** to **checking**
- **Transfer funds from savings** to **savings**
- **Make payments from checking to loan accounts with us**
- **Make payments from** to **checking**
- **Get checking account(s) information**
- **Get savings account(s) information**
- **Make deposits to checking and savings accounts up to $5,000.00**

#### (g) 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 financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution 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:
Types of Transfers, Frequency and Dollar Limitations, Continued

(g) EFTs Initiated By Third Parties, Continued

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. You may:

☐ Not exceed more than payments by electronic check per . Payments are limited to per .

☐ Make payments by electronic check from . Payments are limited to per .

Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:

☐ Make no more than payments per for electronic payment of charges for checks returned for insufficient funds.

☐ Make electronic payment of charges for checks returned for insufficient funds from per . Payments are limited to per .

☐ There is no charge.

General Limitations

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

☐ Transfer or withdrawals from a Savings/MMDA account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to 6 per Statement Cycle . If you exceed the transfer limitations set forth above, your account shall be subject to closure.

☐

Fees

☐ We charge each to our customers whose .

☐ We charge each but only if the balance in the during the .

☐ Please refer to the end of this section for a list of all the prepaid account/card fees.

☐ When you use an ATM not owned by us, you .

☐

Except as indicated above, we do not charge for Electronic Fund Transfers.

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 fund transfer).
Documentation

(a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n)

☑ automated teller machine
☑ point-of-sale terminal.

☑ You may not get a receipt if the amount of the transfer is $15 or less.

(b) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60
days from the same person or company, you can call us at the telephone number listed below to find out whether or
not the deposit has been made.

(c) In addition,

☑ You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case
you will get a statement at least quarterly.

☑ You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or
from the account is a preauthorized credit.

☑ If you bring your passbook to us, we will record any electronic deposits that were made to your account since the
last time you brought in your passbook.

☑ You may obtain information about the amount of money you have remaining in your prepaid account by calling the
telephone number listed below. This information, along with a 12-month history of account transactions, is also
available online at...

☑ If your prepaid account is registered with us, you also have the right to obtain at least 24 months of written
history of account transactions by calling or writing us at the telephone number or address listed in this
disclosure. You will not be charged a fee for this information unless you request it more than once per month.

☑ You also have the right to obtain at least 24 months of written history of your prepaid account transactions by
calling or writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for
this information unless you request it more than once per month.

☑ You will get a monthly account statement

from us.

Preauthorized Payments

(a) 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’s 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.

☑ We charge $30.00 for each stop payment.

(b) 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.)

(c) 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

(a) 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 your agreement with you, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
◆ If the transfer would go over the credit limit on your overdraft line.
◆ If the automated teller machine where you are making the transfer does not have enough cash.
◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
◆ There may be other exceptions stated in our agreement with you.

Confidentiality

We will 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) ☐ if you give us written permission.
  ☐ as explained in the separate Privacy Disclosure.

Unauthorized Transfers

☐ (a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) 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. Also, 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 (or for a prepaid account where no statement is sent, if your electronic history or written history) 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 after the statement was transmitted to you (or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), 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.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

☐ Visa® Debit Card. Additional Limits on Liability for

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 card. 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, to anonymous Visa prepaid card transactions, or to
Unauthorized Transfers, Continued

transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Mastercard® Debit Card. Additional Limits on Liability for MasterCard Debit Card

You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(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 at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

(a) Consumer Liability. There are no limitations on your liability for unauthorized transfers using this prepaid card. This is because we do not have a consumer identification or verification process for this prepaid card.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, 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 after we sent the FIRST statement 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 involving a Visa® point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 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 involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 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.
Error Resolution Notice, Continued

☐ There is not an error resolution process for prepaid cards. This is because we do not have a consumer identification or verification process for the prepaid cards we offer.

☐ In Case of Errors or Questions About Your Prepaid Account Telephone or Write at the telephone number or address listed in this disclosure as soon as you can, if you think an error has occurred in your prepaid account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling or writing us at the telephone number or address listed in this disclosure. You will need to tell us:

1. Your name and prepaid account number.
2. Why you believe there is an error, and the dollar amount involved.
3. Approximately when the error took place.

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 involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, and your account is registered with us, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) for the amount you think is in error, so that you will have 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

If you need more information about our error-resolution procedures, call us at the telephone number listed in this disclosure ☐ or visit

☐ Keep reading to learn more about how to register your card.

Warning regarding unverified prepaid accounts. It is important to register your prepaid account as soon as possible. Until you register your account and we verify your identity, we are not required to research or resolve any errors regarding your account. To register your account, go to the website or call us at the telephone number listed in this disclosure. We will ask you for identifying information about yourself (including your full name, address, date of birth, and Social Security Number or government-issued identification number, so that we can verify your identity.

Important Information Regarding Your Prepaid Card

☐ FDIC insurance eligibility for your prepaid card.

☐ Be sure to register your card for FDIC insurance eligibility and other protections.

☐ Your funds are eligible for FDIC insurance.

Your funds will be held at or transferred to us, an FDIC insured institution. Once here, your funds are insured up to $250,000 by the FDIC in the event we fail, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.
Important Information Regarding Your Prepaid Card, Continued

☐ NCUA insurance for your prepaid card, if eligible.

☐ Be sure to register your card for NCUA insurance, if eligible, and other protections.

☐ Your funds are NCUA insured, if eligible.

Your funds will be held at or transferred to us, an NCUA-insured institution. Once here, if specific share insurance requirements are met and your card is registered, your funds are insured up to $250,000 by the NCUA in the event we fail.

☐ NOT FDIC or NCUA insured. The funds in our prepaid card are not FDIC or NCUA insured.

☐ Treat this card like cash.

☐ Your funds will be held at or transferred to us. If we fail, you are not protected by FDIC deposit or NCUA share insurance and you could lose some or all of your money.

☐ Register your card for other protections.

No overdraft/credit feature. There is no overdraft/credit feature associated with your prepaid card.

Prepaid account information or complaints. For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Our contact information. You can use the contact information listed in this disclosure to get more information about your prepaid card. Contact us by: ☐ phone ☐ mail ☐ at our website

By signing below customer acknowledges receipt of pages 1, 2, 3, 4, 5, 6, 7, 8 and 9 of this notice:

_________________________  __________________________
Signed                      Dated

INSTITUTION (name, address, telephone number, etc., and business days)

Professional Bank
396 Alhambra Circle, Suite 255
Coral Gables, FL 33134
(786) 483-1757

Business Days: Monday through Friday
Excluding Federal Holidays

Phone: (866) 585-2933
to report your ATM/Debit Card lost or stolen
NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. 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.
2. 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.
3. Compare your records with the account statements you receive.
4. Don’t lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. 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.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. 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.
9. 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 lighted. 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.
10. Don’t accept assistance from anyone you don’t know when using an ATM or night deposit facility.
11. 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.
12. 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.
13. 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.
14. 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.
myprobank.com