

Fee-Based Overdraft Payment Program Disclosure

Effective July 1, 2011, Great Florida Bank will:

- Establish a maximum daily limit of 5 (five) consumer overdraft charges.
- Eliminate fees on overdraft consumer transactions that are for amounts of less than \$10.
- Monitor for excessive or chronic consumer use, and if a consumer overdraws his or her account on more than six occasions where a fee is charged in a rolling twelve month period, a formal notice, including an opt-out option, will be sent.

Definitions

- Consumer – Individuals who obtain financial products or services for personal, family, or household purposes.
- Overdraft - Occurs when the amount of a paid item exceeds the available balance of the account and the consumer is charged an overdraft fee.

Alternative Products

The Bank offers numerous products as alternatives to fee-based overdraft coverage.

- Overdraft Protection:
 - Prevent returned checks and overdrafts on a checking account by linking it to a savings account or money market account.
 - Available funds from one of these linked accounts will be automatically transferred to the checking account if the consumer should overdraw it (refer to the Consumer Schedule of Fees for all applicable overdraft transfer fee charges).
- FinanceWorks™ allows consumers to:
 - View accounts across more than 7,000 financial institutions.
 - Track spending.
 - Create a budget.
 - Receive email notifications and alerts for balances, incoming transactions, credit card spending, budgets, and/or large items cleared.
- Electronic Bill Pay and Presentment allows consumers to:
 - Access to transaction history and pending payments.
 - Schedule recurring payments.
 - Create reports to track expenses by category.
 - Download account information into financial management software including Quicken™ or Microsoft Money™.
 - Receive email notifications and alerts for balances and/or checks cleared.

Financial Education Workshops and Counseling

- Consolidated Credit Counseling Services - <http://www.consolidatedcredit.org/>
- Federal Trade Commission - <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26.shtm>

Great Florida Bank operates an overdraft payment program that relies on the discretion of bank employees in making a specific decision on whether to pay or return an item. This is done as an accommodation and based on the employee's knowledge of a particular customer and relationship. Great Florida Bank's Overdraft Payment Program does not constitute an actual or implied agreement between the Bank and its customers. Nor does it constitute an actual or implied obligation of or by the Bank. The service represents a purely discretionary courtesy or privilege that the Bank may occasionally provide to its customers and which may be withdrawn or withheld by the Bank at any time without prior notice or reason or cause.