

TERMS AND CONDITIONS
SPECIAL PERSONAL MONEY MARKET ACCOUNT

All Interest Rates and Annual Percentage Yields are current as of 5/4/2012

Annual Percentage Yields (APY's) accurate as of 5/4/2012. The Special Personal Money Market Account is a variable rate account and subject to withdrawal limitations. Interest rates and APYs are subject to change without notice. Fees may reduce earnings.

To be eligible for this offer, all of the following are required:

1. Open and link the Special Personal Money Market account to a Great Florida Bank GF100 Simple Checking account and maintain a minimum average daily balance each statement cycle of \$500 in the linked checking account.
2. All deposits into the Special Personal Money Market Account are new money. New money is defined as funds not currently on deposit with Great Florida Bank.
3. Register to receive monthly eStatements for both accounts.
4. Link the accounts for Overdraft Protection service.

Special Personal Money Market Account: A minimum average daily balance of \$2,500 for the statement cycle required to avoid a \$10 monthly maintenance fee. The minimum balance to open an account is \$100. Regulatory transfer and withdrawal limits: You may make no more than six pre-authorized transfers or withdrawals including checks, debit cards, transfers and payments made via personal computer or initiated by phone, pre-authorized payments and overdraft protection transfers, or similar orders payable to third parties from your account each monthly statement period. An \$8 per item fee will apply to transfers and withdrawals in excess of six during the monthly statement period. Accounts exceeding transaction limits more than three times during the past twelve consecutive statement cycles are subject to closure or conversion to a non-interest bearing checking account. The following transactions are not included in the limit: withdrawals made in person at a Solution Center or from an ATM.

The APY earned on a Great Florida Bank **Special Personal Money Market Account** is based on the following balance tiers:

- **\$100,000 or more earns 0.90% APY / 0.90% Interest Rate**
- **\$10,000 to \$99,999.99 earns 0.85% APY / 0.85% Interest Rate**
- **\$300 to 9,999.99 earns 0.05% APY / 0.05% Interest Rate**

Your rate and corresponding APY will be lower when program eligibility requirements are not met during any statement cycle. The rates and APYs earned are tiered and based on account balances as follows:

- **\$100,000 or more earns 0.10% APY / 0.10% Interest Rate**
- **\$10,000 to \$99,999.99 earns 0.05% APY / 0.05% Interest Rate**
- **\$300 to 9,999.99 earns 0.05% APY / 0.05% Interest Rate**

At the end of the promotional period, Special Personal Money Market Accounts will convert to a GF400 Personal Money Market Investment Account and earn prevailing rates at that time.

GF100 Simple Checking Account: A minimum average daily balance of \$500 for the statement cycle required to avoid a \$5 monthly maintenance fee. The minimum balance to open an account is \$100.