

Guarding your own information

Florida Bank recommends that you take the following precautions to guard against the disclosure and unauthorized use of your account and personal information:

DO

- Review your monthly account statements and report any suspicious activity to us immediately.
- Report lost or stolen checks, credit or debit cards immediately.
- Memorize PINs and refrain from writing PINs, Social Security numbers, debit or credit card numbers where they could be found.
- Promptly retrieve incoming mail to limit the opportunity for theft.
- Shred documents containing any sensitive information before discarding, such as bank statements.
- Confirm that an internet site is secure by checking that the URL (Web address) begins with "https."
- Review your credit report at least once every year to make sure all information is up to date. For a free copy of your credit bureau report, contact www.annualcreditreport.com or call 1-877-322-8228.

DO NOT

- Preprint your driver's license or Social Security number on checks.
- Provide your Social Security number unless absolutely necessary.
- Respond to e-mails requesting account numbers, passwords or PINs. Call the institution to verify the legitimacy of the e-mail.

If you think you have been a victim of identity theft or fraud, please notify us immediately so we can take action to protect you. Call us at one of our locations or visit us on-line at www.flbank.com. In addition you should also report the crime to your local law enforcement agency and to the Federal Trade Commission (FTC) to report any incidents of identity theft and to receive additional guidance on steps to protect yourself. You may contact the FTC at 1-877-438-4338 or on-line at www.ftc.gov/idtheft/.

Florida Bank wants to ensure the online protection of your personal and account information.

Please note: Florida Bank will **not** ask you to submit personal or account information via e-mail.

For your protection, any e-mail sent from Florida Bank including customer service e-mails or e-mail alerts will require that you successfully login to our secure Online-Banking web-site before entering any personal information.

If you ever receive an e-mail appearing to be from Florida Bank that asks for personal information such as your account number or Social Security Number, do not respond to the e-mail and notify us immediately at 813-569-7500.



Jacksonville

Downtown Jacksonville

135 W. Bay Street
Jacksonville, FL 32202
(904) 446-1940
(904) 355-9771 (fax)

Ponte Vedra Beach

250 A1A North, Suite 300
Ponte Vedra Beach, FL 32082
(904) 543-7055
(904) 543-7050 (fax)

Ortega

4211 San Juan Avenue
Jacksonville, FL 32210
(904) 562-6000
(904) 562-6037 (fax)

Tallahassee

Carriage Gate Shopping Center

3425-23 Thomasville Road
Tallahassee, FL 32309
(850) 668-9994
(850) 668-7560 (fax)

Kerry Forest Branch

2915-501 Kerry Forest Parkway
Tallahassee, FL 32309
(850) 894-2870
(850) 894-2874 (fax)

Miracle Plaza Branch

1817 Thomasville Road
Tallahassee, FL 32303
(850) 599-9017
(850) 599-9021 (fax)

Sarasota

Downtown Sarasota

1432 1st Street, Suite B
Sarasota, FL 34236
(941) 556-5360
(941) 556-5379 (fax)

University Office

3704 84th Avenue Circle East
Sarasota, FL 34243
(941) 556-5360
(941) 556-5378 (fax)

Hillsborough

Downtown Tampa

201 N. Franklin Street
Tampa, FL 33602
(813) 569-7500
(813) 277-0296 (fax)

Himes Avenue

4105 N. Himes Avenue
Tampa, FL 33607
(813) 769-8080
(813) 769-8099 (fax)

South Tampa

612 S. Dale Mabry Hwy.
Tampa, FL 33609
(813) 769-1110
(813) 769-1129 (fax)

North Tampa

3001 Cove Bend Drive
Tampa, FL 33613
(813) 463-4200
(813) 463-4219 (fax)

Pinellas

Downtown St. Petersburg

500 4th Street North
St. Petersburg, FL 33701
(727) 456-5440
(727) 456-5459 (fax)

Pasadena Avenue

777 Pasadena Avenue S.
St. Petersburg, FL 33707
(727) 347-3132
(727) 381-1692 (fax)

34th Street North

3065 34th Street North
St. Petersburg, FL 33713
(727) 520-1444
(727) 520-1135 (fax)

East Lake

3100 Tampa Road
Oldsmar, FL 34677
(727) 608-2230
(727) 608-2249 (fax)

www.flbank.com

Privacy Pledge and Policy



FLORIDA BANK

A BRIDGE TO BETTER BANKING

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Privacy Pledge and Policy

As a client of our Bank, you have provided important, confidential information necessary to carry out our financial relationship. It is our responsibility and our pledge to you to safeguard your personal and financial information. We are committed to complete confidentiality in handling all the information you have shared and that we have collected in the responsible conduct of our business.

This policy has been developed to ensure the proper handling of your personal information. The following list defines the terms we will use in the policy:

- We, us and our when used in this notice will mean Florida Bank.
- You and your, when used in this notice, will refer to consumer customers with continuing relationships who purchase or hold financial products and services including, but not limited to, deposit accounts, loan accounts and safe deposit accounts.
- Information when used in this notice will mean nonpublic personal information, which refers to information about you that we collect in connection with providing a financial product or service to you. This information does not include information that is available from public sources, such as telephone directories or government records.
- An affiliate is a company we own or control or a company that owns or controls us, or a company that is controlled by the same company that owns or controls us.
- Other parties will refer to a nonaffiliated third party which is a person we do not employ or a company that is not an affiliated of ours.

Florida Bank Privacy Policy

In the course of conducting our financial relationship with our customers, we collect necessary information from the following sources:

- Information you provide on applications or other forms.
- Information about your transactions with us.
- Information about your transactions with our affiliates.
- Information about your transactions with other parties.
- Information from a consumer reporting agency.
- Information we receive as a result of verifying customer information.

We will make available to you the financial information we collect about you and the measures we take to collect that information.

We do not disclose this information to any person or organization, except as permitted or required by law. This might include disclosures necessary to service your account or to prevent unauthorized transactions.

We restrict internal access to information about you to those employees who need to know specific information necessary to provide products or services.

We maintain physical, electronic and procedural safeguards to protect and keep confidential all your personal information.

We do not disclose information about former customers, except as permitted or required by law.

Florida Bank is proud to be entrusted with your personal and financial information and is committed to its safe, secure and confidential protection.



Making sure information is accurate

Keeping your account information accurate and up-to-date is very important. You have access to your account information, which includes your contact information, account balances and transactions and similar information which we provide to you through various means, such as account statements, telephone banking, Online Banking and in response to specific requests. If your account information is incomplete, inaccurate or not current, please call or write to us at the telephone number or appropriate address for such changes listed on your account statement, bank records or other account materials. We will promptly update or correct any erroneous information.

Keeping up to date with our Privacy Policy

As required by law, Florida Bank will provide notice of our Privacy Policy annually as long as you maintain an ongoing relationship with us. To receive the most up-to-date Privacy Policy, you can visit our Web site at: www.flbank.com. We may make changes to this policy at any time and will inform you of changes, as required by law.