

See You at the Top™

Welcome to
Summit Bank



SUMMIT
B A N K

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SummitBankNA.com

PANAMA CITY PENSACOLA CRESTVIEW FORT WALTON BEACH





Welcome!

Over the weekend of May 12, 2012, former Premier Community Bank (PCB) customer information will be converted to Summit Bank systems.

As you would expect, there will be a few things to note over that weekend. This booklet outlines, in detail, how the conversion of your accounts to Summit Bank is being handled and what you can expect from us. Please keep this information handy as May approaches.

Summit Bank is one of the highest rated banks for financial soundness in Northwest Florida and now you will enjoy the prestige and benefits that come with being a client.

We are a community bank with a private banking focus. Your Summit Bank Relationship Banker is a knowledgeable, seasoned professional that can help guide decisions on the best banking products and services for you. From local decision-making to investment services, we are committed to offering our clients the best of everything.

Should you have any questions or concerns after reviewing this guide, or, if you would like to discuss a particular product or service, please do not hesitate to contact us. (See the Locations & Contact Guide on Page 19).

To learn more about Summit Bank, its officers, products and services, please access our website at www.SummitBankNA.com and view our welcome video.

We look forward to serving you.

PRODUCTS & SERVICES

Checks

There is no need to order new checks until your current supply is exhausted or you are notified otherwise. Your current checks will continue to clear without interruption.

- Check re-orders placed after conversion weekend will reflect the Summit Bank name and routing number.
- Should you order checks from another source on or after May 14, 2012, please provide the new routing number, **063216543**.
- When your checks are presented they will be paid in the order presented as opposed to the PCB method of paying lowest amount first.

Direct Deposit and Auto Debits

Your direct deposits and auto debits will continue to process without interruption. To keep your records current, please notify your employer and/or other third parties that your account is now with Summit Bank and transactions occurring on or after May 14, 2012 should be directed to Summit Bank's routing number, **063216543**.

Wires

New wire instructions can be found on Page 9.

Overdraft Protection

Should you currently have overdraft protection, this service will continue with a fee reduction from \$7.00 to \$5.00 per transfer.

CDs and IRAs

There will be no change in your existing CD/IRA until maturity.

- If you have not already done so, please visit your local office to sign a new signature card. No Premier Community Bank CDs/IRAs will automatically renew until new documents are signed.
- If your interest is currently being compounded or credited to a DDA account, nothing will change.
- If you currently receive interest by check, checks will be mailed on the interest due date.
- If you would like to change the method by which you receive your interest, please contact your Relationship Banker for assistance.

PRODUCTS & SERVICES

Debit Cards

Your NEW Summit Bank Debit MasterCard® will be sent to you during the fourth week of April.

Upon receipt of your new card, you must activate the card and select a PIN. Instructions for doing so will be provided with the card.

Please begin using your new Debit card on May 12, 2012, and destroy your old PCB Debit card at that time.

Website

Visit the Summit Bank website at www.SummitBankNA.com to access online banking, bill pay, e-statements (electronic statements) and learn more about your new bank.

Online Banking

From noon Friday, May 11, 2012 until 7:00 am Monday, May 14, 2012, on-line banking will be available only to view activity posted through Friday, May 11, 2012. Balances will **not** be updated during this time frame. On-line banking will **not** be available Monday, May 14, 2012 from 7:00 am until approximately 2:00 pm. Please log on after 2:00 pm, May 14, 2012 via the Summit Bank website (www.SummitBankNA.com).

Both businesses and consumers will continue to use their existing userID along with a temporary password.

Temporary passwords will be assigned as follows:

- Consumers will use “**sbna**” plus the **last 4 digits of their Social Security Number** (SSN). (For example, a client with a SSN of 123-45-6789 would login with the temporary password “sbna6789”.)
- Businesses will use “**sbna**” plus the **last 4 digits of the Tax ID**.

Relationship Bankers will contact all online business banking clients prior to conversion to insure a smooth transition.

Bill Pay

During the conversion, bill pay services will be unavailable after noon on Friday, May 11, 2012 through approximately 2:00 pm Monday, May 14, 2012.

- All information including payees, payments (scheduled and reoccurring) and payment history will convert and be available for your use after 2:00 pm, May 14, 2012.

PRODUCTS & SERVICES

Bill Pay (continued)

- All pre-scheduled and reoccurring payments will process as usual.
- Funds must be available in order for bill pay transactions to process.

Statements

Your final PCB statement will be generated on May 11, 2012. This statement will detail all account activity including accrued interest paid since your last statement.

- Paper statements will be mailed as usual.
- The last six months of PCB e-statements will be available on the afternoon of May 14, 2012 via online banking.
- Statements which previously generated on the 5th day of the month will now be generated on the 1st day of the month.

Telephone Banking

Telephone Banking will be discontinued after 5:00 pm on May 11, 2012. You may access your account information through online banking or obtain account information by contacting your local Relationship Banker.

Loans and Lines of Credit

If you have a loan or a line of credit, your final PCB detailed billing statement will be mailed on May 11, 2012. This billing statement is for informational purposes.

- Your billing due date will remain the same.
- Upon issuance of your first Summit Bank billing statement, a new loan number will be assigned.
- You can continue to make loan payments at any office.

Hours of Operation

Both lobby and drive-through hours will be extended beginning Monday, May 14, 2012.

- The lobby will open at 9:00 am and close at 5:00 pm.
- The drive-through will open at 8:30 am and close at 5:00 pm.

PRODUCTS & SERVICES

FDIC Insurance

You will continue to benefit from the same FDIC insurance coverage. Please visit www.fdic.gov for additional information.

Fee Information

Please carefully review the Fee Schedule on Page 8 for any changes.

Account Information (DDA/Savings/Money Market)

All PCB depository accounts will be converted with no changes in features or benefits and only a minor change in the product name. (See Account Guide below).

ACCOUNT GUIDE

CURRENT ACCOUNT	NEW ACCOUNT
Premier Simple Checking	Summit Simple Checking
Premier Choice Checking	Summit Choice Checking
Premier Prime Checking	Summit Prime Checking
Premier Elite Checking	Summit Elite Checking
Shareholder Checking	Summit Preferred Checking
Premier Elite Money Market	Summit Elite Money Market
Premier Choice Money Market	Summit Choice Money Market
Premier Simple Select Savings	Summit Simple Select Savings
Premier Junior Savings	Summit Junior Savings
Premier Analysis	Summit Analysis
Simple Business Checking	Simple Business Checking
Choice Business Checking	Choice Business Checking
Elite Business Checking	Elite Business Checking
Premier Non-Profit	Summit Non-Profit
Choice Business Money Market	Choice Business Money Market
Elite Business Money Market	Elite Business Money Market
Commercial Savings	Business Savings

FEE SCHEDULE

(Effective 5/15/12)

Check Fees Official Checks – Customers – Non-customer (check exchange only) Temporary Checks	\$5.00 \$10.00 Free
Collection Items Domestic International	\$15.00 \$70.00
Insufficient/Overdraft Fees Overdraft Fee Insufficient Funds Fee	\$32.00 \$32.00
Miscellaneous Fees Account Activity Printout Account Balancing/Research Account Closing Fee Bond Coupons Check Card Replacement Dormant Account Fee Fax Service Foreign Currency Garnishments and Levies Hold Mail On-Line Banking On-Line Bill Payment Overdraft protection transfer Photocopies Returned Mail	Free \$25.00 per hour (1 hour minimum) \$20.00 (within 60 days) \$60.00 per envelope \$5.00 \$10.00 per month \$1.00 per page \$5.00 min or 2% of transaction + shipping charge \$75.00 \$5.00 per month Free Free \$5.00 per day \$1.00 \$5.00 per item
Returned Deposited Items Bond Coupons Domestic Foreign	\$50.00 per envelope \$5.00 per item \$70.00 per item
Safe Deposit Boxes – Box Sizes vary by Branch Annual Rent 3X5 3X10 5X5 5X10 10X10 Drill Fee Late Fee Lost Key	Discounts available with certain accounts \$30 \$40 \$60 \$80 \$100 \$105 \$5.00 \$10.00
Wire Fees Incoming Domestic International Outgoing Domestic International	\$15 \$40 \$15 \$40
Commercial Fees ACH Transmittal Fee ACH transactions Return/NOC Positive Pay Mobile Media Archive (90 days) Images Lockbox – Remittance Processing	\$5.00 per file .15 per item \$10.00 per item \$120 per month + .05 per item \$17.50 per month .03 per item .03 per item \$40 per month

INCOMING WIRE INSTRUCTIONS

DOMESTIC

Receiving Financial Institution Name: BBVA Compass
15 South 20th Street
Birmingham, AL 35233

Receiving Financial Institution ABA: 062001186

Beneficiary Financial Institution Name: Summit Bank, N.A.

Beneficiary FI Account Number: 97260184

Beneficiary Name: _____

Beneficiary Account Number: _____

INTERNATIONAL

Our Correspondent Bank:

Bank Name: Bank of New York Mellon
SWIFT Code: IRVTUS3N
Routing Number: 021000018
DDA Account: 8900 3666 21 USD

Beneficiary Bank:

Bank Name: Compass Bank
SWIFT Code: CPASUS44
Routing Number: 062001186

Beneficiary Information:

Account Name: Summit Bank, N.A.
Account Number: 0097260184
Final Credit to: CUSTOMER NAME
& ACCOUNT #

PRIVACY POLICY

(Revised 3/2012)

What Does Summit Bank N.A. 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 Credit Scores
- Credit history and payment history
- Checking account information and Employment information

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 customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Summit Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Summit Bank, N.A. share?	Can you limit this sharing?
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	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (850)785-3669 or go to www.summitbankna.com

PRIVACY POLICY

(Revised 3/2012)

Who we are	
Who is providing this notice?	Summit Bank, N.A.
What we do	
How does Summit Bank, N.A. 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 Summit Bank, N.A. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ open an account or apply for a loan■ make a wire transfer or make deposits or withdrawals your account■ give us your contact information
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes—information about your creditworthiness■ affiliates from using your information to market to you■ sharing for non-affiliates 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. <ul style="list-style-type: none">■ Summit Bank, N.A. does not share with our affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Summit Bank, N.A. does not share with nonaffiliated so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ Summit Bank, N.A. doesn't jointly market.
Other important information	

FUNDS AVAILABILITY

Summit Bank N.A. Funds Availability Policy

This policy statement applies to all deposit accounts.

Our policy is to make funds from your 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.

Please remember that even after we have made funds available to you, and you have withdrawn the funds you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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 5:00 P.M. 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 5:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

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. However, the first \$200 of your deposits will be available on the first business day after we receive your deposit.

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

FUNDS AVAILABILITY

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:

- We 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 communications or computer 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 into 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.

ACCOUNT TERMS & CONDITIONS

YOUR DEPOSIT ACCOUNT TERMS AND CONDITIONS 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. 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 and the laws of the state of Florida (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.

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. 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.

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 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 can be deducted directly from the account balance whenever sufficient funds are available. 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 also be liable for our costs to collect the deficit 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 including, but 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.

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"). 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.

WITHDRAWALS - 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

ACCOUNT TERMS & CONDITIONS

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. You agree that, as to any item that we have no opportunity to examine the signatures, such as an electronic check conversion transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation, you waive any requirement of multiple signatures for withdrawal. We may charge your account for a 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. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency /imitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. You agree that we may charge fees for overdrafts and use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. 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. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

We may require not less than 7 clays' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. 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.

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 Entireties** - The parties to the account are husband and wife and hold the account as tenants by the entirety.

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.

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. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is 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.

STOP PAYMENTS - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. 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, if you have an

ACCOUNT TERMS & CONDITIONS

equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated 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).

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. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. 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. Notice from us to any one of you is notice to all of you.

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 - 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 - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such 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 such 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., computer, 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.

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

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, 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.

ACCOUNT TERMS & CONDITIONS

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, 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.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

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.

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. Only the owner may designate, substitute, or remove an agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or not valid for more than \$1,000.00."

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

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.

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 retain the original check in conformance with our internal policy for retaining

ACCOUNT TERMS & CONDITIONS

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.

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. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

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.

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.

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 for which Fedwire is used, 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. 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.

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 regardless of by 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.

EMAIL

info@summitbankna.com

Please do not send any sensitive, confidential, or non-public information via this email address as it is non-secure.

Locations & Contact Guide



PANAMA CITY

101 West 23rd Street
Panama City, FL 32405
Phone: (850) 785-3669
Fax: (850) 785-3677

Lobby: Monday - Friday 9:00 a.m. - 5:00 p.m.
Drive Thru: Monday - Friday 8:30 a.m. - 5:00 p.m.

Questions?

If you have questions about the transition to Summit Bank, please do not hesitate to contact your bank representative.

Lost or Stolen Debit Card?

To report a lost or stolen Summit Bank debit card, please call 1-800-500-1044.

PENSACOLA

109 East Garden Street, Suite A
Pensacola, FL 32502
Phone: (850) 433-5950
Fax: (850) 433-5339

Lobby: Monday - Friday 9:00 a.m. - 5:00 p.m.

CRESTVIEW

345 E. James Lee Blvd.
Crestview, FL 32539
P.O. Box 399
Crestview, FL 32536
Phone: (850) 683-8822
Fax: (850) 683-8122

Lobby: Monday - Friday 9:00 a.m. - 4:30 p.m.*
Drive Thru: Monday - Friday 9:00 a.m. - 5:00 p.m.*

FORT WALTON BEACH

32 NW Beal Parkway
Fort Walton Beach, FL 32548
P.O. Box 1627
Fort Walton Beach, FL 32549
Phone: (850) 362-1220
Fax: (850) 362-1221

Lobby: Monday - Friday 9:00 a.m. - 4:30 p.m.*
Drive Thru: Monday - Friday 9:00 a.m. - 5:00 p.m.*

**Effective until May 12, 2012. See Page 6 for extended hours beginning May 14, 2012.*



PRIMARY CONTACTS

Philippe F. Miceli, President, Okaloosa County (850) 362-1222
Ashley J. Flowers, Vice President, Operations Officer (850) 423-1525
Jami Searle, Vice President, Private Banker (850) 362-1232
Brenda Tomaszewski, Client Services Manager (850) 362-1227
Bridget Rerick, Personal Banker (850) 423-1520



SUMMIT
B A N K

P.O. Box 399
Crestview, FL 32536

