

FLORIDA COMMUNITY BANK COMMUNITY ASSOCIATION RESIDENT PROGRAM

WILLIAMS ISLAND PROPERTY OWNERS ASSOCIATION

A “WIN–WIN” FOR YOUR ASSOCIATION
AND YOUR RESIDENTS!

RESIDENT PROGRAM CHECKING ACCOUNT

NO monthly service fees and NO minimum balance requirements!

- **Online Banking, Bill Pay & Mobile Banking** – view monthly statements and account activity, pay monthly bills online and on time, transfer funds between FCB accounts, receive email alerts, and more!
- **UNLIMITED** check writing
- **Complimentary** 3 x 5 safe deposit box for one year¹ (subject to availability)
- **NO** fee for Cashier’s Checks
- **NO ATM FEES**² at all FCB and Publix Presto® ATMs – a network of over 1,000 terminals

RESIDENT PROGRAM SAVINGS ACCOUNT

A great way for your residents to save for the things they want.

- **NO** quarterly maintenance fee³ with:
 - Minimum average daily balance of \$50, OR
 - Maintain a Resident Program Checking Account
- **NO** additional minimum balance requirements
- **NO CHARGE** for combined monthly checking and savings statement

To Learn More About FCB Community Association Resident Program

stop by your local FCB banking center,
visit FloridaCommunityBank.com or
call 1.877.378.4297.

Rafael Borrero

AVP, Branch Manager

1802 N.E. Miami Gardens Dr.
N. Miami Beach, FL 33179
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Show your residents that you value them with the FCB Community Association Resident Program with direct deposit and an array of exclusive banking benefits made available through your association at NO cost. Use it to enhance benefits for your residents!

Williams Island Residents can receive up to \$150 when they open a Resident Program Checking Account. Receive \$75⁴ for opening the account PLUS receive an additional \$75⁵ when they sign up for FREE Direct Deposit.

Residents can receive an additional \$25⁶ when they apply for an FCB Credit Card.

PLUS:

HOME LOAN

Your residents get a \$500 credit toward closing costs on a new FCB mortgage with their Resident Program Checking Account.⁷

FCB MORTGAGE LENDING OPTIONS:

*Conventional Loans | FHA Loans | VA Loans
Jumbo and Super Jumbo Loans | Portfolio Loans*

HELOC (HOME EQUITY LINE OF CREDIT)

Residents enjoy no closing costs on loans up to \$500,000.⁸



Florida Based. Florida Focused.

Offers designed for residents of Williams Island only. Terms and conditions may vary and are subject to change without notice and may be withdrawn at any time. These offers cannot be combined with any other promotions. Resident Program Checking is subject to an early closure fee of \$50 if the account is closed within 6 months of opening. 1. First year rental fee waived; afterwards regular rates will apply. The contents of safe deposit boxes are not FDIC insured. If a 3 x 5 box is not available, you may elect to have the rental amount credited toward the first year rental of a larger box size, upon availability. 2. Cash withdrawals, balance inquiries and transfers between accounts are surcharge-free transactions at any Publix Presto® ATM. Publix Presto® is a registered trademark of Publix Asset Management Company. 3. Maintain a minimum average daily balance of \$50 in your Resident Program Savings account or maintain a Resident Program Checking account to avoid the \$3 quarterly maintenance fee. Savings Accounts are governed by Federal Regulations which limit the number of certain types of transactions. You are permitted no more than 6 transfers and withdrawals, or a combination of such to your other accounts or to a third party per month or statement cycle. Excessive transaction fee of \$2 will be assessed for each transaction in excess of 6 during a month. 4. No minimum balance required to receive bonus or open an account. Account must remain open for minimum of 60 days to qualify for bonus. Credit will be applied no later than 30 days after qualification. The value of this bonus (\$75) will be reported to the IRS on Form 1099-INT. 5. Sign up for monthly direct deposit totaling \$500 or more and have the initial deposit credited within 60 days after account opening provided qualification is met and account is in good standing. 6. Apply for an FCB Credit Card within 6 months of account opening to qualify for bonus. Credit will be applied within 30 days of qualification. Application for a credit card may impact your credit score. Credit Cards are offered by Elan Financial Services. The value of this promotional bonus may be reported to the IRS on Form 1099-MISC. 7. Present coupon to an FCB Mortgage Lender to receive the \$500 credit toward closing costs on a new mortgage. Applicants must apply and be approved for a secured residential first mortgage loan (Consumer and Home Equity loans do not qualify for this offer). Credit will be applied at closing and cannot be transferred or exchanged for cash equivalent. Applicant must have a Resident Program Checking account in good standing at the time of loan closing in order to be qualified for the credit. 8. Offer valid on line amounts up to \$500,000. Fee for full FNMA appraisal and title insurance will be charged. If you pay off your line within the first 3 years, we may require you to reimburse the bank for the closing costs we paid in connection with the opening of your line. Ask us for details. 2799 1015