

FLORIDA COMMUNITY BANK RESIDENT PROGRAM

EXCLUSIVELY FOR FLORIDA HOMEOWNER ASSOCIATIONS!

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

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!

ASSOCIATION 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.

For more information regarding FCB's Association Banking Services, call **1.877.378.4297** or visit FloridaCommunityBank.com/AssociationBanking

SYNOVUS[®]



Synovus, Doing Business As Florida Community Bank.

Offer expires March 29, 2019 and is designed for residents of a Community Association client of Florida Community Bank or residents of a Florida Community Bank Approved Community Property. Terms and conditions may vary and are subject to change without notice and may be withdrawn at any time.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. Account must be in good standing at time of bonus payout. Accounts closed before the bonus credit is posted will forfeit the bonus credit. 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. Minimum \$100 to open this account. 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 30 days to qualify for bonus. Credit will be applied 60 days after checking account opening. 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 30 days after account opening to qualify. Credit will be applied 60 days after checking account opening provided qualification is met. The value of this bonus (\$75) may be reported to the IRS on Form 1099-MISC. 6. Apply for an FCB Credit Card within 30 days of account opening to qualify for bonus. Credit will be applied to your checking account 60 days after checking account opening provided qualification is met. Application for a credit card may impact your credit score. Credit Cards are offered by Elan Financial Services. The value of this bonus (\$25) may be reported to the IRS on Form 1099-MISC. Credit cards are subject to approval. 7957 0219

