



First Florida Integrity Bank

E-SIGN Disclosure

This First Florida Integrity Bank electronic banking E-SIGN Disclosure (“Disclosure”) applies to each account that you have with First Florida Integrity Bank where electronic account information is available. (“Accounts”).

The words “we,” “us,” and “our” means the First Florida Integrity Bank and the words “you” and “your” means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this Disclosure, “Communication” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to Be Provided in Electronic Form

You have elected to have Communications provided to you electronically through our electronic banking system. By replying with a positive response to the email containing the First Florida Integrity Bank E-SIGN Disclosure, you consent that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Notices or disclosures that are required by regulation to be provided to you in writing.
- Periodic disclosures or monthly billing statement for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature.
- Privacy policies and notices.

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be to the extent permissible by law, by access to our web site at <http://www.firstfloridaintegritybank.com> within our Electronic Banking System, or provided via e-mail at the e-mail address you specify.

How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form for any of your Accounts by contacting us via e-mail at <http://www.firstfloridaintegritybank.com> or calling us at 239.348.8000 or toll free at 877-763-0244. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address or cancellation of participation in our electronic banking product as a withdrawal of your consent to receive electronic Communications. We will not impose a fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update

such information (such as your e-mail address) at our Web site <http://www.firstfloridaintegritybank.com> or calling us at 239.348.8000 or toll free at 877-763-0244.

System Requirements to Access Information

In order to access, view, and retain electronic Communications that we make available to you, you must have the following equipment and software:

- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs.
- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files such as Adobe Acrobat Reader® 7.0 or higher. Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.

Requesting Paper Copies

We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at 239.348.8000 or toll free at 877-763-0244. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your First Florida Integrity Bank statements, this Disclosure, your initial authorization to receive First Florida Integrity Bank electronic statements, and any changes to that authorization, and any other Communication that is important to you.

Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-SIGN), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination and Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and condition on which we provide electronic Communications, including any applicable discount for receiving First Florida Integrity Bank electronic statements. We will provide you with notice of any such termination or change as required by law.

Effective July, 2014