



My eBanc® is a Division of Bradesco BAC Florida Bank, Member FDIC.

DISCLOSURES AND AGREEMENTS

Disclosures and Agreements Information

This document contains important disclosures and agreements that are applicable to your account offered by Bradesco BAC Florida Bank. Such documents are:

1. Truth in Savings Disclosures
2. Your Ability to Withdraw Funds
3. Substitute Checks and Your Rights
4. Electronic Funds Transfers Your Rights and Responsibilities
5. Deposit Agreement
6. Privacy Notice

Under Florida law, the Bank must comply with State Statute 213.0532

That statute requires the Bank to perform a data match and provide certain account holder information of certain taxpayers to the Florida Department of Revenue.

Truth in Savings Disclosures

Interest Rates and Annual Percentage Yields are as of **12/16/2022**

ADVANTAGE CHECKING

Rate information: At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.05% with an annual percentage yield of 0.05%.

If you would like more current rate and yield information, please call us at 855-512-0989. The interest rate and annual percentage yield may change at any time.

Compounding frequency: Interest will be compounded daily.

Crediting frequency: Interest will be credited into this account monthly.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method: Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits: Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open: The minimum balance required to open this account is \$5,000.00.

Minimum balance to avoid account fees: Accounts with an average daily balance of less than \$5000.00 during the statement cycle will be charged a Below Minimum Balance Fee of \$15.00. However, the Below Minimum Balance Fee will be waived for primary account holders who maintain an Aggregate Deposit of \$5000.00 or more. The primary account holder is the person whose name appears first in the accounts title. The Aggregate Deposit is the sum of the primary account holder's Average Daily Balance of all Personal accounts and the balance of all the Time Deposits as of the end of the statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Signature Card: A signed signature card must be provided for all transactional accounts such as Advantage Checking, Super Saver Money Market and eRelationship Savings. Debits will not be processed on the account until the signed signature card is received by the Bank. If the document is not received within the first 60 days after account opening, the same will be closed and the funds will be sent back to the original funding account.

Additional Terms: The Advantage Checking account can only be opened online. The first set of 50 checks are free. ATM transactions/balance inquiries via the Presto! ATM network are free of charge (<https://ww4.publix.com/presto>). Bradesco BAC Florida Bank will reimburse only the first eight (8) ATM fees outside of the Presto! ATM network, such fees to be credited by the last day of the monthly statement cycle. The following additional terms apply to this account: Internal Accounting of Balances - No Effect on Your Account for regulatory and accounting purposes, your checking account will consist of two "sub-accounts" on our books. A checking sub-account and a savings sub-account. These sub-accounts are treated as a single account for statements and daily use of your account. For interest-bearing checking accounts, the same interest rate may be paid on both sub-accounts, and your periodic statement will reflect a single blended annual percentage yield (APY) earned. Whenever your checking sub-account balance exceeds a threshold amount (which we may set and change at our discretion), we may transfer funds above that amount to the savings sub-account. As these funds are needed to pay items presented against your checking account, we will transfer funds from the savings sub-account to the checking sub-account, up to six times per statement period. If a sixth transfer is needed, the entire balance in the savings sub-account will be transferred into the checking sub-account. This process may be repeated each monthly statement period. This balance accounting has no effect on the daily use of your account, on how checks are paid, or on how your account activity appears on your monthly statement.

SUPER SAVER MONEY MARKET

Rate information: At our discretion, we may change the interest rate for this account. **Tier 1** - If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be 4.10% with an annual percentage yield (APY) of 4.18%. **Tier 2** - If your daily balance is less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 2.95% with an annual percentage yield (APY) of 2.99%. If you would like more current rate and yield information, please call us at 855-512-0989. The interest rate and annual percentage yield may change at any time.

Compounding frequency: Interest will be compounded daily.

Crediting frequency: Interest will be credited into this account monthly.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method: Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits: Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open: The minimum balance required to open this account is \$5,000.00.

Minimum balance to avoid account fees: Accounts with an average daily balance of less than \$5000.00 during the statement cycle will be charged a Below Minimum Balance Fee of \$15.00. However, the Below Minimum Balance Fee will be waived for primary account holders who maintain an Aggregate Deposit of \$5000.00 or more. The primary account holder is the person whose name appears first in the accounts title. The Aggregate Deposit is the sum of the primary account holder's Average Daily Balance of all Personal accounts and the balance of all the Time Deposits as of the end of the statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Debit Card Transactions: Debit cards linked to saving or money market accounts will be set to ATM withdrawals only, and no Point of Sale (POS) transactions. For details on the transaction limitations, see the "Transaction Limitations" section.

Transaction Limitations: There are no limitations on the number of deposits or withdrawals that can be made to a savings or money market account by any method. The Bank may require written notification seven (7) days prior to a withdrawal.

Signature Card: A signed signature card must be provided for all transactional accounts such as Advantage Checking, Super Saver Money Market and eRelationship Savings. Debits will not be processed on the account until the signed signature card is received by the Bank. If the document is not received within the first 60 days after account opening, the same will be closed and the funds will be sent back to the original funding account.

Additional Terms: The Super Saver Money Market account can only be opened online. ATM transactions/balance inquiries via the Presto! ATM network are free of charge (<https://ww4.publix.com/presto>). Bradesco BAC Florida Bank will reimburse only the first eight (8) ATM fees outside of the Presto! ATM network, such fees to be credited by the last day of the monthly statement cycle.

eRELATIONSHIP SAVINGS

Rate information: At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be 4.10% with an annual percentage yield (APY) of 4.18%. **Tier 2** - If your daily balance is less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 3.25% with an annual percentage yield (APY) of 3.30%.

If you would like more current rate and yield information, please call us at 855-512-0989. The interest rates and annual percentage yields may change at any time.

Compounding frequency: Interest will be compounded daily.

Crediting frequency: Interest will be credited into this account monthly.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method: Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits: Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open: The minimum balance required to open this account is \$25,000.00.

Minimum balance to avoid account fees: Accounts with an average daily balance of less than \$25,000.00 during the statement cycle will be charged a Below Minimum Balance Fee of \$15.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Debit Card Transactions: Debit cards linked to saving or money market accounts will be set to ATM withdrawals only, and no Point of Sale (POS) transactions. For details on the transaction limitations, see the "Transaction Limitations" section.

Transaction Limitations: There are no limitations on the number of deposits or withdrawals that can be made to a savings or money market account by any method. The Bank may require written notification seven (7) days prior to a withdrawal.

Signature Card: A signed signature card must be provided for all transactional accounts such as Advantage Checking, Super Saver Money Market, and eRelationship Savings. Debits will not be processed on the account until the signed signature card is received by the Bank. If the document is not received within the first 60 days after account opening, the same will be closed and the funds will be sent back to the original funding account.

Additional Terms: The eRelationship Savings account can only be opened online by customers who have an existing Time Deposit (Online Time Deposit, Jumbo Online Time Deposit, or Flex Time Deposit) or will open a Time Deposit at the same time. ATM transactions/balance inquiries via the Presto! ATM network are free of charge (<https://ww4.publix.com/presto>). Bradesco BAC Florida Bank will reimburse only the first eight (8) ATM fees outside of the Presto! ATM network, such fees to be credited by the last day of the monthly statement cycle.

ONLINE TIME DEPOSIT

Rate information: Please see table below for rate information.

ONLINE TIME DEPOSITS TERM	MINIMUM BALANCE REQUIRED TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
6 Month	\$5,000.00	4.30%	4.39%
12 Month	\$5,000.00	4.60%	4.71%
18 Month	\$5,000.00	4.60%	4.71%
24 Month	\$5,000.00	4.40%	4.50%
36 Month	\$5,000.00	4.00%	4.08%

If you would like more current rate and yield information, please call us at 855-512-0989. The interest rates and annual percentage yield will not change for the term of the account. You will be paid this rate until next maturity.

Time Requirements: Your maturity is the term for which your Online Time Deposit is opened.

Minimum Balance Requirements: The minimum balance required to open this account is \$5,000.00. You must maintain the minimum balance required in the Rate Information section in order to obtain the disclosed annual percentage yield disclosed in the Rate Information section. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Crediting Frequency: Interest is accrued daily and will be credited to the account on maturity. Deliverance of interest will be based on customer's request (added to the account balance, mail, or credit to another account).

Compounding Frequency: Interest will be compounded daily.

Early Withdrawal Penalties: A penalty will be imposed for withdrawals before maturity. Please see table below for the penalty applicable to your Online Time Deposit. Additionally, the penalty might invade principal. Please note that in certain circumstances, such as death or incompetence of the account owner the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plans.

ONLINE TIME DEPOSIT TERM	DESCRIPTION OF PENALTY
6 Month and 12 Month	Penalty will equal 3 months interest on the amount withdrawn.
18 Month and 24 Month	Penalty will equal 6 months interest on the amount withdrawn.
36 Month	Penalty will equal 9 months interest on the amount withdrawn.

Transaction Limitations: After the account is opened, you may not make additional deposits into this account.

Withdrawal of interest prior to maturity: The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks) into your account.

Automatically renewable account: Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new Online Time Deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed Online Time Deposit account. You will have a grace period of ten calendar days after maturity to notify us that you intend to renew the account for a longer term, to increase the amount of your Online Time Deposit account, to withdraw the funds without being charged an early withdrawal penalty. If you renew the account for a longer term or increase the amount of your Online Time Deposit account, the new longer term, the new balance and interest rate applicable thereto will be effective on the maturity date. You may prevent renewal of the account if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive a written notice from you before maturity (or during the grace period) of your intention not to renew. If your account is not renewed, the funds in the account will not earn interest during the grace period and will be paid to you upon expiration of the grace period.

Additional terms: The Online Time Deposit can only be opened online.

JUMBO ONLINE TIME DEPOSIT

Rate information: Please see table below for rate information.

JUMBO ONLINE TIME DEPOSITS TERM	MINIMUM BALANCE REQUIRED TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
6 Month	\$100,000.00	4.30%	4.39%
12 Month	\$100,000.00	4.60%	4.71%
18 Month	\$100,000.00	4.60%	4.71%
24 Month	\$100,000.00	4.40%	4.50%
36 Month	\$100,000.00	4.00%	4.08%

If you would like more current rate and yield information, please call us at 855-512-0989. The interest rates and annual percentage yield will not change for the term of the account. You will be paid this rate until next maturity.

Time requirements: Your maturity is the term for which your Jumbo Online Time Deposit is opened.

Minimum balance requirements: The minimum balance required to open this account is \$100,000.00. You must maintain the minimum balance required in the Rate Information section in order to obtain the disclosed annual percentage yield disclosed in the Rate Information section. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Crediting frequency: Interest is accrued daily and will be credited to the account on maturity. Deliverance of interest will be based on customer's request (added to the account balance, mail, or credit to another account).

Compounding frequency: Interest will be compounded daily.

Early withdrawal penalties: A penalty will be imposed for withdrawals before maturity. Please see table below for the penalty applicable to your Jumbo Online Time Deposit. Additionally, the penalty might invade principal. Please note that in certain circumstances, such as death or incompetence of the account owner the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plans.

JUMBO ONLINE TIME DEPOSIT TERM	DESCRIPTION OF PENALTY
6 Month and 12 Month	Penalty will equal 3 months interest on the amount withdrawn.
18 Month and 24 Month	Penalty will equal 6 months interest on the amount withdrawn.
36 Month	Penalty will equal 9 months interest on the amount withdrawn.

Transaction limitations: After the account is opened, you may not make additional deposits into this account.

Withdrawal of interest prior to maturity: The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks) into your account.

Automatically renewable account: Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new Jumbo Online Time Deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed Jumbo Online Time Deposit account. You will have a grace period of ten calendar days after maturity to notify us that you intend to renew the account for a longer term, to increase the amount of your Jumbo Online Time Deposit account, to withdraw the funds without being charged an early withdrawal penalty. If you renew the account for a longer term or increase the amount of your Jumbo Online Time Deposit account, the new longer term, the new balance and interest rate applicable thereto will be effective on the maturity date. You may prevent renewal of the account if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive a written notice from you before maturity (or during the grace period) of your intention not to renew. If your account is not renewed, the funds in the account will not earn interest during the grace period and will be paid to you upon expiration of the grace period.

Additional terms: The Jumbo Online Time Deposit can only be opened online.

FLEX TIME DEPOSIT

Rate information: Please see table below for rate information.

FLEX TIME DEPOSITS TERMS	MINIMUM BALANCE REQUIRED TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
11 Month	\$10,000.00	3.05%	3.10%
11 Month	\$100,000.00	3.15%	3.20%

If you would like more current rate and yield information, please call us at 855-512-0989. The interest rates and annual percentage yield will not change for the term of the account. You will be paid this rate until next maturity.

Time Requirements: Your maturity is the term for which your Flex Time Deposit is opened.

Minimum balance requirements: The minimum balance required to open this account is \$10,000.00. You must maintain the minimum balance required in the Rate Information section in order to obtain the disclosed annual percentage yield disclosed in the Rate Information section. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Crediting frequency: Interest is accrued daily and will be credited to the account on maturity. Deliverance of interest will be based on customer's request (added to the account balance, mail, or credit to another account).

Compounding frequency: Interest will be compounded daily.

Early withdrawal penalties: A penalty may be imposed for withdrawals before maturity. Please see table below for the penalty applicable to your Flex Time Deposit. Additionally, the penalty might invade principal. Please note that in certain circumstances, such as death or incompetence of the account owner the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plans.

FLEX TIME DEPOSIT TERM	NUMBER OF WITHDRAWALS PERMITTED WITHOUT INCURRING EARLY WITHDRAWAL PENALTY*	WITHDRAWAL CONDITION**	EARLY WITHDRAWAL PENALTY
11 Month	Two	Seven-day notice is required prior to any withdrawal. Must maintain the minimum balance requirement.	Penalty will equal 6 months interest on the amount withdrawn.

*Closing the account is deemed to be a withdrawal.

**If the withdrawal decreases the account balance below the minimum balance requirement of \$10,000.00, the account will be closed without penalty and the remaining balance will be paid to the customer.

Transaction

limitations: After the account is opened, you may not make additional deposits into this account. Please refer to the early withdrawal penalties section for withdrawal limitations.

Withdrawal of interest prior to maturity: The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks) into your account.

Automatically renewable account: Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new Flex Time Deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed Flex Time Deposit account. You will have a grace period of ten calendar days after maturity to notify us that you intend to renew the account for a longer term, to increase the amount of your Flex Time Deposit account, to withdraw the funds without being charged an early withdrawal penalty. If you renew the account for a longer term or increase the amount of your Flex Time Deposit account, the new longer term, the new balance and interest rate applicable thereto will be effective on the maturity date. You may prevent renewal of the account if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive a written notice from you before maturity (or during the grace period) of your intention not to renew. If your account is not renewed, the funds in the account will not earn interest during the grace period and will be paid to you upon expiration of the grace period.

Additional terms: The Flex Time Deposit can only be opened online.

FEES - The following fees apply to all your accounts except Time Deposit accounts:

- Closing Fee: \$50.00 (This fee applies if you close your account within 6 months after opening)
- Non-Sufficient Funds Fee: \$40.00 each item (This fee applies to overdrafts created by check, in-person withdrawal, or other electronic means)
- Returned Check Fee: \$15.00 each item (This fee applies for each item you deposit that is returned unpaid)
- Stop Payment: \$35.00 each item
- Dormant Fee (Savings & DDA): \$30.00 monthly (An account is considered dormant if it has been inactive, with no customer generated activity, for either 24 months for savings accounts or 18 months for other demand deposit accounts.)
- Returned Mail Statements: \$20.00 per month
- Copy of Statement or Item: \$15.00 each
- Debit/ATM card replacement: \$15.00 each
- Card Delivery Via Courier: \$30.00 each
- Courier International: \$30.00 each
- Courier – Domestic: \$20.00 each
- Harland Clarke Check Orders: Depends on style – plus courier fee
- Account research: \$25.00 per hour (Minimum of \$50)
- Uncollected funds: \$30.00 each item

MISCELLANEOUS FEES AND CHARGES:

Wire Transfer and other Services:

- Wire Transfer Fee – (outgoing domestic) :\$40.00 each
- Wire Transfer Fee (outgoing international) :\$55.00 each
- Foreign Currency Exchange Fee: \$25.00 plus quoted exchange rate
- Wire Transfer Fee - Incoming wire transfer fee: \$15.00 each
- Book Transfer Fee: \$10.00 each
- Amendment/Service Request: \$15.00 each

Online Services:

- BAC Wiresonline® (outgoing domestic): \$25.00 each
- BAC Wiresonline® (outgoing international): \$35.00 each
- Wires-on-Line-Internal transfer (to other Bradesco BAC Florida Bank customer): \$5.00 each
- Book Transfer Online: \$5.00 each

Other Services:

- Cashier's Check Fee– customers: \$10.00 each
- Cashier's Check Fee– non-customers: \$30.00 each
- Reference letter: \$25.00 each
- Garnishments: \$100 plus attorney's fees
- Levy (IRS): \$100 each
- Clean collection – Items up to \$5,000.00: \$50.00 plus expenses incurred
- Clean collection – Items over \$5,000.00: \$100.00 plus expenses incurred
- Account verification letter: \$15.00 per letter

2. Your Ability to Withdraw Funds

This disclosure statement applies to “transaction accounts”. Transaction account means a deposit or account from which the depositor or account holder is permitted to make transfers or withdrawals by negotiable or transferable instrument, payment order of withdrawal, telephone transfer, or other similar device for the purpose of making payments or transfers to third persons or others or from which the depositor may make third party payments at an automated teller machine (“ATM”) or a remote service unit, or other electronic device, including by debit card.

Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not 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 at an ATM before 3:00 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 at an ATM after 3:00 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.

SAME-DAY AVAILABILITY: Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

NEXT-DAY AVAILABILITY: Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- Wire transfers.
- Checks drawn on Bradesco BAC Florida Bank.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash
- State and local government checks that are payable to you if you use a special deposit slip available at our branch office.
- Cashier’s, certified, and teller’s checks that are payable to you if you use a special deposit slip available at our branch office.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

OTHER CHECK DEPOSITS SUBJECT TO SECOND-DAY AVAILABILITY:

The first \$225 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a check of \$700 on a Monday, \$225 of the deposit is available on Tuesday. The remaining \$475 is available on Wednesday.

LONGER DELAYS MAY APPLY

Safeguard Exceptions: 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 \$5,525 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 computer or communications 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 to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 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 \$5,525 will be available on the seventh 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 \$5,525 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 seventh business day after the day of your deposit.

2. Substitute Checks and Your Rights

WHAT IS A SUBSTITUTE CHECK?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Bradesco BAC Florida Bank
169 Miracle Mile, Coral Gables FL 33134
Phone: 305-789-8077
eMail: bacflorida@bradescobank.com

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: the check number, the amount of the check, the name of the person to whom you wrote the check

2. Electronic Fund Transfers Your Rights and Responsibilities

Indicated below are types of Electronic Fund Transfers (EFTs) we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

BRADESCO BAC FLORIDA ATM CARD TRANSACTIONS:

Types of transactions - You may access your account(s) by Automatic Teller Machine (ATM) using your Bradesco BAC Florida ATM Card and your personal identification number (PIN) to:

- Deposit funds to your checking or savings accounts.
- Withdraw cash from your checking or savings accounts.
- Transfer funds between your checking and savings accounts.
- Obtain balance information on your checking or savings accounts.
- Obtain withdrawal history on your checking or savings accounts.
- Obtain deposit history on your checking or savings accounts.
- Obtain transaction history on your checking or savings accounts.

Some of these services may not be available at all terminals.

LIMITATIONS ON FREQUENCY AND AMOUNT:

- For security purposes, there are limits on the frequency and amount of transfers you may make using ATM's.

Withdrawals may be made at any ATM. However, deposits will be accepted at Bradesco BAC Florida Bank ATM's only. There are no limitations on the number of deposits or withdrawals that can be made to a savings or money market account by any method. The Bank may require written notification seven (7) days prior to a withdrawal.

FEES AND CHARGES FOR ATM TRANSACTIONS:

- At the present time, we do not charge for ATM transactions made at an ATM owned by us. However, when you use an ATM not owned by us, you may be charged a fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.
- ATM card replacement: \$15.00 each.
- Card delivery via courier: \$30.00 each.

PREAUTHORIZED ELECTRONIC FUND TRANSFERS: means an electronic fund transfer authorized in advance to recur at substantially regular intervals. You may arrange for us to complete the following preauthorized electronic fund transfers:

Direct Deposit - You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- Accept direct deposits from your employer or other financial institutions to your checking or savings accounts.
- Accept direct deposits from the U. S. Treasury Department to your checking or savings accounts.

FEES AND CHARGES:

- We do not charge for any preauthorized EFTS.
- We will charge \$35.00 for each stop payment order for preauthorized transfers.

PREAUTHORIZED DEBIT SERVICE: You may arrange for us to complete the following preauthorized transfers from your deposit accounts:

- Pay certain recurring bills from your checking or savings accounts.

BRADESCO BAC FLORIDA BANK VISA DEBIT CARD:

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form.

At present you may use your card to:

- * Deposit funds to your checking or savings accounts.
- * Withdraw cash from your checking or savings accounts.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.
- * Pay for purchases at places that have agreed to accept the card and PIN.
- * Pay bills directly from your checking or savings accounts in the amounts and on the days you request.

Some of the services may not be available at all ATMs:

Limitations on frequency and amount: For security purposes, there are limits on the frequency and amount of transfers you may make using ATM's and the Point of Sale transactions.

Other EFT Transactions: You may access certain account(s) you maintain with us by other EFT transactions types as described below.

Electronic Check Conversion: You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees: You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

Point of Sale (POS) Services:

- Electronic check conversion - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- Electronic returned check charge - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Currency Conversion and International Transactions: When you use your VISA® debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Additionally, you will be charged a Foreign Transaction Fee of 1% of the transaction amount for any card transaction made in a foreign country.

Fees and charges for ATM and POS transactions:

- At the present time, we do not charge for ATM transactions made at an ATM owned by us. However, when you use an ATM not owned by us, you may be charged a fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.
- Bradesco BAC Florida Bank VISA Debit card replacement: \$15.00 each.
- Card delivery via courier: \$30.00 each.
- We do not charge for any POS transactions.
- You will be charged a Foreign Transaction Fee of 1% of the transaction amount for any card transaction made in a foreign currency.

Advisory Against Illegal Use: You agree not to use your Bradesco BAC Florida Check Card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Consumer Liability: Tell us AT ONCE if you believe your card, ATM PIN, or POS card or PIN code ("Code") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit.

If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe that your card or code has been lost or stolen, call: 305-789-8077, or write us at Bradesco BAC Florida Bank, 169 Miracle Mile, Coral Gables, FL 33134.

You should also call the number(s) or write to this address if you believe a transfer has been made using the information from your check without your permission.

(2) Additional Limit on Liability for VISA[®] card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA. If you have inquiries regarding your account, please contact us at:

Bradesco BAC Florida Bank
Electronic Banking Department
169 Miracle Mile
Coral Gables, FL 33134
Business Days: Monday, Tuesday, Wednesday, Thursday and Friday. Holidays are not included.
Phone: 305-789-8077

DOCUMENTATION:

Terminal Transfer: You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.
- we will let you know if the deposit is made.

Periodic statements: You will get a monthly account statement from us for your Demand Deposit, savings, money markets account(s). You will get a monthly account statement from us for your savings account(s) unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly. You will get a quarterly account statement from us for your savings account(s), if the only possible electronic transfers to or from the account are preauthorized credits.

PREAUTHORIZED PAYMENTS:

Right to stop payment and procedure for doing so: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. An oral stop-payment order ceases to be binding after 14 days if the consumer fails to provide the required written confirmation.

Notice of varying amounts: If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before the schedule date of payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer: If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY:

Liability for failure to make transfers: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If the funds are subject to legal process or other encumbrance restricting such transfer.
3. If such transfer would exceed an established credit limit.
4. If the automated teller machine where you are making the transfer does not have enough cash.
5. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
6. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
7. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY: We will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us written permission.

ERROR RESOLUTION NOTICE: In Case of Errors or Questions About Your Electronic Transfers, Telephone us at 305-789-8077 or write us at **Bradesco BAC Florida Bank, 169 Miracle Mile, Coral Gables, FL 33134** or Email us at baflorida@bradescobank.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and

will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Limitations on frequency of transfers: In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Savings, money market account(s): There are no limitations on the number of deposits or withdrawals that can be made to a savings or money market account by any method. The Bank may require written notification seven (7) days prior to a withdrawal.

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS:

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

AGREEMENT

This agreement, as complemented and supplemented by any other agreements, rules, regulations and any other documents concerning the Account(s) and provided by Bradesco BAC Florida Bank (collectively, the "Agreement"), is between the account holder(s) named in page 1 (the "Account Holder(s)") and signing the Account Application and Signature Card (the "Application & Signature Card"), and Bradesco BAC Florida Bank (the "Bank"). This Agreement has been written in plain English so that the reader can understand its terms as clearly as possible. Throughout, the terms "Bank", "We", "Our" or "Us", refer to Bradesco BAC Florida Bank, and the terms "You" and "Yours" refer to YOU, the Account Holder(s) (and, if the Account Holder is a legal entity, each such term shall include each of Your principals). This Agreement is a legally binding contract that, as amended by the Bank from time to time, governs the operation of Your Account(s) with Us. Please READ CAREFULLY. By signing the Application & Signature Card, opening or maintaining Your Account(s) with Us, You acknowledge receipt of this Agreement and each of You agrees for yourself (and, if you sign as a representative of another, for the person or entity you represent) to be bound by the terms and conditions of this Agreement. This Agreement can only be modified as provided herein. Please note that You must provide to Us all documents and information We may reasonably require to open and/or maintain Your Account(s). No Account(s) may be transferred or assigned without Our prior written consent. Capitalized terms defined in this Agreement shall have the defined meaning given to each, which meanings shall be equally applicable to both the singular and plural forms of such terms. In the event of a conflict between this Agreement and any prior agreement relating to the Account(s), this Agreement shall prevail. Whenever You have any questions about this Agreement or about Your Account(s) We would be happy to clarify them.

OWNERSHIP OF ACCOUNTS. Application & Signature Card Designation. The form of ownership for Your Account(s) is designated on page 1 of this Application & Signature Card. The following rules apply to the various forms of account ownership. Only the provisions relating to the form of ownership designated on Your Application & Signature Card apply to Your Account(s).

1. Individual Accounts. If you open an Account designated as an Individual Account on the Application & Signature Card You are considered by the Bank as the sole owner of the Account and the only person authorized to use such Account. You may, if You wish, designate another person to write checks on Your Account by granting it a limited power of attorney on a form acceptable to Us, without granting it any ownership interest in Your Account. **Convenience Account Agents.** Under Florida law, if Your Account is this type of Account and it is not a certificate of deposit, it will be a Convenience Account if You designate one or more other individuals as convenience account agents with the right to make deposits to and withdraw funds from or draw checks on such Account, but with no ownership rights in this Account. Only You, as the Account owner, may designate, substitute, or remove such agent(s).

2. Joint Accounts. A Joint Account is a personal account owned by two (2) or more persons. We offer two types of joint accounts: (i) **Joint Account-With Right of Survivorship**, is owned by each of You as joint tenants with right of survivorship. That means that We may pay the amounts on deposit to either or any of You. Each of You intend that, upon your death, the balance in the Account will belong to the survivor(s), subject to any setoffs and charges owed to Us and subject to any previous pledge to which We have consented. If two (2) or more of You survive, the survivors will own the Account as joint tenants with right of survivorship and not as tenants in common; and (ii) **Joint Account- With No Right of Survivorship (As Tenants in Common)**, is owned by the two or more persons opening the account as tenants in common, but none of You intend (merely by opening the account) to create any right of survivorship in any other person, and, therefore, the surviving owner does not automatically have a right to all the funds in this Account. We encourage You to tell us in writing the ownership percentage of the Account by each of You. Otherwise, We will assume that each tenant in common has an equal ownership percentage of the Account. Unequal ownership percentages do not affect the "number of signatures" necessary for withdrawals from this Account.

3. Revocable Trust Accounts. If Your Account is opened in the name(s) of one or more trustees for, or in trust for one or more persons (the "Beneficiary" or "Beneficiaries"), the trustee will be allowed to withdraw funds or otherwise transact business on the Account as designated by the trust instrument, trust certification, or court order. A Beneficiary of this Account has no right to it during the lifetime of any of You (the trustees). The Beneficiaries will have the right to withdraw only if (1) All persons creating the Account die, and (2) the Beneficiary is then living. The person(s) creating this Account reserve the right to change beneficiaries, account type, and withdraw the deposit (all or part) at any time. Regardless of whether a written trust instrument has been provided to us, You and the Beneficiaries of the Account agree that We will not be liable if the trustee(s) fails to comply with the terms of a written trust instrument or comply with applicable law. We are not responsible for enforcing the terms of any written trust instrument or applicable law against the trustee(s) and can rely on the genuineness of any document delivered to Us.

SERVICE CHARGES; LIABILITY. You agree to any Schedule of Charges that may be imposed from time to time, and authorize Us to deduct these charges as accrued directly from Your Account(s) balance. You agree to pay to Us all fees, interest and other amounts due to or incurred by Us in respect of Your Account(s), and any additional reasonable charges We may impose for services You request which are not contemplated by this Agreement. Each of You agree to be jointly and severally liable for any deficit in Your Account resulting from charges or overdrafts, whether caused by You or other person authorized to withdraw from this Account, and the costs We incur to collect the deficit including, to the extent permitted by law, Our reasonable attorney's fees.

DEPOSITS. Any items, other than cash, accepted for deposit to your Account(s) (including items drawn "on us"), whether as a result of a transfer of funds or otherwise, will be given provisional credit only, and will be made by Us subject to final payment in immediately available funds. In the event that final payment does not occur or that a payment is reversed, We shall be entitled to reverse any credit (including any interest thereon) in part or in whole. The Bank is authorized to employ any method it may reasonably select of obtaining the proceeds of any clearing or collection service performed on your behalf. Subject to any other limitations, interest will be paid only on collected funds, unless otherwise provided by law. We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. In receiving items for deposit or collection the Bank acts only as Your collecting agent and assumes no responsibility beyond due care.

WITHDRAWALS. Unless otherwise clearly indicated on page 1, any one of You who signs this form, including authorized signers, may withdraw or transfer all or any part of the Account balance at any time on forms approved by Us. Each of You (until we receive written notice to the contrary) authorizes each other person signing this form to endorse any item payable to You or Your order for deposit to this Account or any other transaction with Us. The fact that We may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so in the future, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our own written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this Account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. On interest-bearing accounts other than time deposits, we reserve the right to require at least seven days written notice before any withdrawal or transfer. Withdrawals from a time deposit prior to maturity or the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

STOP-PAYMENTS. A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it before our stop-payment cut-off time. Additional limitations on our obligation to stop-payment are provided by law. A stop-payment order must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this Account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

CREDIT INFORMATION. You authorize Us to request and obtain one or more credit reports about You from one or more credit reporting agencies for purpose of considering your application for the Account(s), reviewing or collecting any Account(s) opened for You, or for any other legitimate business purpose. Upon Your request, We will inform You of the name and address of each consumer reporting agency from which We obtained a credit report, if any, in connection with Your Account(s). We will give you notice of adverse action if taken on the basis of a consumer report, as required by law.

DISCLOSURE OF INFORMATION. You authorize us to disclose information relating to Your Account(s) pursuant to any summons, subpoena, order or other Process or which is requested by any state or federal governmental authority, or when you give us written direction to do so. You authorize Us to report information about You and/or Your Account(s) to any bank, financial institution or commercial establishment to whom You give the Bank as a reference, and to inform to any person or entity seeking to have item(s) drawn on Your Account whether Your Account has a collected balance sufficient for payment of the item(s). You also authorize us to share any information We may have or obtain about You with our subsidiaries or affiliates (persons related by common ownership or affiliated by corporate control) in relation to products or services they may offer.

STATEMENTS AND RECORDS. You should carefully examine the statement when You receive it. We will not be liable for any unauthorized signature, alteration, or other error on the face of any item in Your statement if You fail to notify Us within 30 calendar days after We mail or otherwise make the statement on which the error first appeared available to You (including making the statement available online whether You actually view or download it). If You fail to notify Us of the first occurrence within the stated time period, We will not be liable for subsequent unauthorized signatures or alterations made by the same individual and discovered on future statements.

DIRECT DEPOSITS. If, in connection with a direct deposit plan, we deposit any amount in Your 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 this 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.

SET OFF AND LIEN. You agree that, in addition to any right of setoff We may have under the law, You grant to Us under this Agreement, if and to the extent permitted by law, a general lien on and right of setoff against Your Account(s) until the satisfaction of any and all obligations owed by any of You to Us. You each agree that We may, without prior notice, setoff the funds in Your Account against any due and payable debt owed to Us now or in the future by any of You having the right of withdrawal, to the extent of such 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 setoff, including any balance the due date for which We properly accelerate under the note. If Your Account is a Joint Account, each joint owner agrees (i) that We may use the money in the Joint Account to satisfy any one of their individual obligations; and (ii) that We may use the money in their individual accounts to satisfy obligations in the Joint Account. The security interest granted by this Agreement is consensual and is in addition to the Bank's right of setoff. This right of setoff and security interest, however, may not apply to this Account if: (a) it is an IRA or a tax-deferred Keogh Retirement Account; (b) the debt is created by a consumer credit transaction under a credit card plan; or (c) the debtor's right of withdrawal arises only in a representative capacity. Each of You agrees to hold the Bank harmless from any claim arising as a result of Our exercise of Our right of setoff.

CALL RECORDING DISCLAIMER: For quality control purposes and to ensure the accuracy of information provided to you, we may record and monitor your communications with us (i.e., emails, chats, telephone conversations, etc.). Unless the law requires otherwise, you consent in advance to such recording and monitoring, and we do not need to remind you of these activities at the time of the communication.

APPLICABLE LAW; JURISDICTION & VENUE. The Account relationship between You and the Bank is governed primarily by this Agreement; but it is also governed by the laws of the State of Florida; the laws of the United-States; the rules and regulations of Our federal and state supervisory authorities; the Bank's policies, rules and regulations and any other terms, conditions and agreements governing Your type of Account, as issued or amended by the Bank from time to time. If any terms of this Agreement come into conflict with applicable law, those terms will be nullified to the extent that they are inconsistent with the law, and the applicable law will govern. If any provision of this Agreement is declared to be invalid, unenforceable or illegal, that part will not affect the validity of the other provisions. You agree that any claims You bring concerning Your Account shall only be brought in the State or Federal Courts located in the State of Florida, Miami-Dade County.

WAIVER OF JURY TRIAL. IF AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, YOU AND THE BANK WAIVE ANY RIGHTS TO A JURY TRIAL IN CONNECTION WITH ANY DISPUTE REGARDING YOUR ACCOUNT(S).

WAIVER OF NOTICE; WAIVER OF RIGHTS. By signing the Application & Signature Card, You waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against Your Account. If a check You deposited is dishonored and returned to Us, We are not required to notify You of the dishonor. We reserve the right to waive enforcement of any terms of this Agreement with respect to any transaction(s). Any such waiver will not affect Our right to enforce any of our rights with respect to other customers, or to enforce any of Our rights with respect to later transactions with You and is not sufficient to modify the terms and conditions of this Agreement.

NOTICES; AMENDMENTS; CLOSING OF ACCOUNT. Any written notice You give to Us is effective when it is actually received by Us. Any written notice We give to You is effective when it is deposited in the United States Mail, postage prepaid, and addressed to You at Your address of record. Notice from Us to any of You is notice to all Account Holders of this Account. Any of You or any person authorized to sign on Your Account must notify Us in writing if any of You or any person authorized to sign on Your Account dies or is declared incompetent by a court. It is your responsibility to notify Us of any change in Your address or name. We reserve the right to change the terms of this Agreement or change the terms of Your Account at any time. We will give You such notice of the change required under applicable law. You may close Your Account if You do not agree to the changes. If You continue to use Your Account or keep Your Account open after the effective date of such change, You will be deemed to have agreed to the changes. We may close this Account at any time upon reasonable notice to You and tender of this Account balance personally or by mail. You shall each remain liable for all obligations relating to Your Account even after Your Account is closed.

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) - Under Sections 1471 et seq. of the Internal Revenue Code of 1986, as amended, (the "Code"), any current or future regulations or official interpretations thereof and any agreements entered into pursuant to Section 1471(b)(1) of the Code (collectively, "FATCA"), U.S. financial institutions ("USFI"), including our institution, and other types of U.S. withholding agents are required to withhold thirty percent (30%) on certain U.S. source payments made to foreign entities, including foreign financial institutions ("FFIs"), if they are unable to document such entities' status for purposes of FATCA. In light of the foregoing, you hereby represent, warrant, acknowledge and agree as follows:

a. FATCA; General Exculpation of Liability. If a payment made to you by us in connection with an account, this Agreement, or any products or services provided by us to you would be subject to U.S. federal withholding tax imposed by FATCA, you shall deliver to us at the time or times prescribed by law and at such time or times requested by us, such documentation requested by us as may be necessary for us to comply with our obligations under FATCA to determine that you have complied your obligations under FATCA or to determine the amount to deduct and withhold from such payment. In accordance with the terms of this Agreement, our institution, its affiliates and each of their respective directors, officers, employees, attorneys, and agents (collectively, the "Exculpated Parties"), shall not at any time incur any liability to you and you hereby expressly waive and release any and all claims and causes of action which you may at any time have against any Exculpated Party in connection with any acts, omissions, or circumstances at any time or times arising out of or relating to compliance with FATCA, including, without limitation, reporting of information, delays in executing a payment order received by you, withholding on any payments received or originated by you.

b. Customer Obligations: You are in the best position to determine your U.S. or foreign status, FATCA Chapter 4 status (as such term is defined in FATCA) and the status of your payees in connection with your account (each, as applicable, "FATCA status"). Accordingly, you hereby agree to provide us with such documentation or information we may request or deem necessary (in our sole discretion) from time to time to comply with our obligations under FATCA, including, but not limited to, any one or more of the following:

- i.** A true and correct withholding certificate (e.g., W-8BEN, W-8BEN-E, W-9, etc.) for your account(s) or the payee;
- ii.** With respect to an account held by or payee that is a FFI, a true and correct withholding certificate that identifies the FFI as a participating FFI ("PFI"), deemed-compliant FFI, registered deemed-compliant FFI, certified deemed-compliant FFI or such other FATCA classification applicable to such FFI;
- iii.** With respect to an account held by or payee that is a FFI required to obtain a Global Intermediary Identification Number ("GIIN"), documentary evidence that the FFI has registered with the IRS and obtained a valid GIIN;
- iv.** With respect to an account held by or payee that is a non-financial foreign entity ("NFFE") or an exempt beneficial owner, a true and correct withholding certificate identifying the account holder or payee as an excepted NFFE, passive NFFE or an exempt beneficial owner. Examples of excepted NFFEs, include, but are not limited to: publicly traded companies, affiliates of publicly traded companies, non-profits, and active NFFE (means a foreign business whose passive income is less than 50% of gross income). Examples of exempt beneficial owners, include, but are not limited to: any foreign government, any political subdivision of a foreign government, or any wholly owned agency or instrumentality of any one or more of the foregoing; foreign central bank of issue (e.g., such banks are generally the custodian of the banking reserves of the country, Bank for International Settlements, etc.); Governments of U.S. Territories; and certain retirement funds;
- v.** Any other written documentation or certification reflecting the nature of payment (i.e., showing it is not a withholdable payment under FATCA) or the FATCA status of the payee consistent with the provisions of the Code and/or regulations promulgated under FATCA;
- vi.** A certificate of residence issued by an appropriate tax official of the foreign country claimed by you or the payee as the country of residence that indicates that such party has filed its most recent income tax return as a resident of that country;
- vii.** With respect to an individual, valid identification issued by an authorized government body (for example, a government or agency thereof, or a municipality), that is typically used for identification purposes;
- viii.** With respect to an account maintained in a jurisdiction with anti-money laundering rules that have been approved by the IRS in connection with a Qualified Intermediary agreement (a "QI Agreement"), any of the documents other than a withholding certificate referenced in the jurisdiction's attachment to the QI agreement for identifying individuals or entities;
- ix.** With respect to an entity, any official documentation issued by an authorized government body (for example, a government or agency thereof, or a municipality);
- x.** With respect to an entity other than a participating FFI or registered deemed-compliant FFI, any organizational document (such as articles of incorporation or a trust agreement), financial statement, third-party credit report, letter from a government agency, or statement from a government Web site, agency, or registrar (such as a SEC report) depending on the FATCA status of the entity; or
- xi.** A letter from an auditor or attorney with a location in the United States that is not related to the withholding agent or payee and is subject to the authority of a regulatory body that governs the auditor's or attorney's review of the FATCA status of the payee, any bankruptcy filing, corporate resolution, copy of a stock market index or other document depending on the FATCA status of the payee.

c. Due Diligence Obligations: In the event we establish an account for a foreign legal entity, we shall perform due diligence in order to determine if any substantial U.S. ownership exists. Further, we may ask you questions with respect to your U.S. tax payer status and will require you to complete a W-9 or W-8, as applicable. In addition, we will inquire as to the nature of your payments (foreign and domestic), the payee, and/or the status of the foreign beneficiary bank/financial institution in order to comply with our obligations under FATCA.

d. FATCA Withholding Obligation. In the event that we are unable to determine that a payment made to or from your account is subject to withholding under FATCA or you have not met your obligations as summarized above, you hereby acknowledge and agree that we may be required under FATCA to withhold thirty percent (30%) of the gross amount of such payments.

e. Reporting Obligation. We, as a USFI, must report to the IRS information about certain non-financial foreign entities with substantial U.S. owners and payments made to nonparticipating FFIs.

f. Change in Circumstances. For purposes of FATCA you are considered to have a "change in circumstances" only if such change results in the addition of information (i.e., U.S. indicia that is not otherwise cured by documentation on file and that is relevant to your FATCA status claimed) relevant to a person's claim of foreign status or otherwise conflicts with such person's status under FATCA. A change in circumstances affecting the withholding information provided to us will terminate the validity of the withholding certificate (i.e., W-8 or W-9) with respect to the information that is no longer reliable until the information is updated. Accordingly, you have an obligation to notify us of a change in circumstances within thirty (30) days of the change and furnish a new withholding certificate, as may be deemed necessary, and, if applicable, provide new documentary evidence to document the validity of a claimed exemption where U.S. indicia is reflected.

FACTS**WHAT DOES BRADESCO BAC FLORIDA BANK 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 account balances
- Account transactions and checking account information
- Wire transfer instructions and mortgage rates and payments

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 Bradesco BAC Florida Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bradesco BAC Florida Bank 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 305-789-7000 for additional information or
- Visit us online: <https://bradescobank.com/opt-out-form.html>

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 305-789-7000 or go to <https://bradescobank.com/privacy-and-security.html>

Who we are	
Who is providing this notice?	Bradesco BAC Florida Bank

What we do	
How does Bradesco BAC Florida Bank 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 physical, electronic, and procedural safeguards (including, without limitation, secure servers, firewalls, antivirus, restricted access to files, and restricted access to offices) that comply with federal standards.
How does Bradesco BAC Florida Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account ■ make a wire transfer ■ apply for a loan ■ give us your contact information ■ show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal laws gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Bradesco BAC Florida Investments Corp., Bradesco Global Advisors, Inc., and Banco Bradesco S.A.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Bradesco BAC Florida Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Bradesco BAC Florida Bank doesn't jointly market.</i>

Other important information

California Residents. California laws place additional limits on sharing information about their residents. We will not share information we collect about you with our family of companies and non-affiliated third parties, except as permitted by law. We also send California residents a separate notice for additional choices.

North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law.

California Consumer Privacy Act (CCPA) Privacy Notice

Rights for California Residents

EFFECTIVE: February 26, 2021

This California Consumer Privacy Act Notice (“Notice”) explains how Bradesco BAC Florida Bank (“we” “our” or “us”) and its affiliates collect, use, and disclose personal information subject to the California Consumer Privacy Act (“CCPA”). It also describes the privacy rights of California residents under the CCPA and how they can exercise those rights. This Notice applies solely to California residents and supplements any other privacy policies or notices applicable to our services that you visit or use.

INFORMATION WE COLLECT AND HOW WE COLLECT IT

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information” or “PI”). The CCPA does not apply to personal information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act (“GLBA”). The personal information of California residents we collect, process, or disclose pursuant to this Notice does not include (i) publicly available information, (ii) de-identified or aggregate consumer information, (iii) information excluded from the CCPA’s scope, such as GLBA personal information, and (iv) personal information collected for a single, one-time transaction in the ordinary course of business, and not retained.

The categories of personal information we collect depend on the product or service you have with us, and your use of our websites and services. The chart below outlines the categories of personal information (as defined by the CCPA) and the examples provided for each category are taken from the CCPA and are included to help the customers understand what each category means. However, the list below is for illustrative purposes only and DOES not indicate what we actually may have collected over the past 12 months.

Categories of Personal Information	Examples (for illustrative purposes only)
Personal Identifiers	Name, alias, postal address, unique personal identifier, online identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
Other Identifying Information	A signature, description of your physical characteristics, address, phone number, state identification card number, date of birth, family member information, bank account number, credit card number, debit card number or other payment or financial information, education, employment, employment history, medical information or health insurance information.
Characteristics of Protected Class	Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
Commercial Information	Policy coverage information, premiums, and payment history. Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies. Driving record, claims history, and credit information.

Biometric Information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, voice print, retinal print, scan of hand or facial geometry.
Internet or Other Electronic Network Activity Information	Browsing history, search history, information regarding your interaction with our website, application or advertisement, links you use or web pages you visit while visiting our site or applications, browser type, internet service provider (ISP), cookies, and mobile device including device identifier or other device information, and location information.
Geolocation Information	Physical location, movements, or trip tracking information.
Multimedia Information	Audio, electronic, visual, or similar information.
Employment Information	Professional or employment-related information.
Education Information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.
Inferences	Inferences drawn from any personal information collected to create a profile reflecting preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We may obtain the categories of personal information listed above from the following sources:

- Directly from our customers or their agents. For example, from documents that our customers provide to us related to the products and services that we offer to them
- From our banking website(s) or banking mobile application(s). For example, we collect certain personal information when customers visit our banking website(s) or use our banking mobile application(s).
- From third parties that interact with us in connection with the services they perform for us. For example, from third parties that process debit card transactions.

HOW WE USE YOUR PERSONAL INFORMATION

We may use your personal information for one or more of the following purposes:

- **Fulfill or meet the reason for which the information is provided.** For example, if you provide us with personal information for us to service your loan, we will use that information to credit your account appropriately.
- **Provide you with information, products, or services that you request from us.** We may use your personal information to offer you a service, products, etc.
- **Improve, develop, and analyze our sites, services, and products.** We use your personal information using algorithms, analytics software, and other similar methods to analyze, improve, develop, or deliver our sites, products and services and develop new services, products, or features. We also use your information to analyze how visitors use our sites to improve, enhance, and personalize your experience.
- **Communicate with you about your service or product.** For example, we may provide you with email alerts and other notices concerning your account, or events or news, that may be of interest to you.
- **Carry out our obligations and enforce our rights arising from any contracts entered between you and us,** including for billing and collections

- **Send marketing communications.** We may use your information to send you promotional communications about products, services, features, and options we believe may be of interest to you. We may send communications via email, regular mail or may send push notifications via a mobile device. Push notification preferences are controlled in your device. We may also use your information to serve you ads or customized content online.
- **Respond to law enforcement requests and as required by applicable law, court order, or governmental regulations and, as necessary and appropriate, protect the safety and security of our business, services, and sites.** We may use your information to comply with laws, regulations, or other legal obligations, to assist in an investigation, to protect and defend our rights and property or the rights of third parties or enforce terms and conditions. We may also use your information to prevent suspected fraud, threats to our network or other illegal activities, prevent misuse or for any other reason permitted by law. We may use your personal information to protect our company, our affiliates, our customers, our network, and our sites.
- **Update or correct our records.** We may receive information about you from other sources, including publicly available databases or third parties from whom we have purchased data, and combine that information with other information we have about you to update our records. For example, we may obtain change of address information from public sources and use that information to update or correct your address information.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

HOW WE SHARE YOUR PERSONAL INFORMATION

We will only use or disclose your personal information for the purpose(s) it was collected and as otherwise identified in this notice. We do not sell your personal information to any other business or third parties for monetary or other valuable consideration. We may share your personal or other information with third parties for business purposes as follows:

- **Service providers:** Personal information may be shared with service providers who perform services on our behalf for a business purpose including providers that:
 - provide marketing and advertising, email, or other communication services,
 - provide services that support our online activities including providing tracking technologies, web hosting and analytics,
 - provide tax and accounting, legal services, delivery, and data enhancement services,
 - provide technology services and enhance security, privacy, and fraud protections,
 - provide analytics services or conduct research or actuarial studies, and
 - provide support to our operations.
- **Online marketing and advertising partners:** We may share personal and other information with third party online marketing and advertising partners or permit these partners to collect information from you directly on our sites to personalize online advertising.
- **Third parties in connection with a business transaction:** Personal information may be disclosed to third parties in connection with a corporate transaction, such as a merger, sale of any or all of our company assets or shares, reorganization, financing, change of control or acquisition of all or a portion of our business by an affiliate or third party, or in the event of a bankruptcy or related or similar proceedings.
- **Law enforcement, regulators, and other parties for legal reasons:** Personal information may be disclosed to third parties, as required by law or subpoena, or if we reasonably believe such action is necessary to:
 - comply with the law and the reasonable requests of regulators, law enforcement or other public authorities,
 - protect our or others safety, rights, or property, and
 - investigate fraud or to protect the security or integrity of our sites or any product or services.

YOUR CALIFORNIA PRIVACY RIGHTS AND CHOICES

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Right to Access Your Personal Information: You have the right to request that we disclose certain information about our collection and use of your personal information over the past twelve months including:

- the categories of personal information collected about consumers,
- the specific pieces of personal information we have about you,
- the categories of sources from where personal information was collected,
- the business purpose for collecting the personal information, and
- the categories of third parties with whom we share personal information.

Right to Deletion of Personal Information: You have the right to request we delete the personal information we collected, with certain exceptions. We will delete your personal information in response to a verifiable request unless needed for the following:

- To complete a transaction for which we collected the personal information, provide a good or service you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you,
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities,
- Debug products to identify or repair errors that impair functionality,
- Exercise free speech ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law,
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us,
- Comply with a legal obligation, including compliance with the California Electronic Communications Privacy Act, or
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Non-Discrimination Rights: You have the right not to receive discriminatory treatment by us for the exercise of your CCPA rights. Unless permitted by the CCPA, we will not (i) deny you goods or services, (ii) charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties, (iii) provide you a different level or quality of goods or services, (iv) suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

To better protect you and your personal information, we will only respond to access or deletion requests that we have been able to properly verify through our authentication processes. To verify your identity, you will be asked to provide certain information, which we will only use to verify your identity or authority to make the request. To submit the access or deletion rights described above, please submit a verifiable consumer request by one of the following methods:

- Call: 305-789-8077
- Email us at bacflorida@bradescobank.com

You may only make a verifiable consumer request for access twice within a 12-month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative which, at a minimum, should include:

- Describe your request to allow us to properly understand, evaluate, and respond; and

- Provide sufficient information for us to verify you are the California resident whom we collected Personal Information or an authorized representative of such resident. The information you provide must include:
 - Confirmation of California residency;
 - Full name;
 - Address;
 - Email address; and
 - Other information that authenticates you (if a customer) or verifies you (if non-customer or authorized party).

*Please note the address you provide must be a California address you have given to us in relation to your account.

We cannot proceed with your request if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request

We endeavor to respond to a verifiable consumer request within 45 calendar days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option. Any disclosures we provide will cover the 12-month period preceding receipt of the verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. To protect your personal information, we will not provide specific pieces of personal information to you.

COOKIES AND OTHER TRACKING TECHNOLOGIES

Cookies are small files that capture information about your activity on this Site and are stored directly on your computer. The type of information gathered may include pages visited and time spent on the Site. No personally identifiable information is gathered or stored via cookies. We may use the information to display information more effectively, to personalize your online experience and to advertise our products via third party advertising partners. You can block cookies by configuring your device and browser settings accordingly. You will need to manage your cookie settings for each device and browser you use. Doing so, however, may result in diminished performance on the Site.

LOG FILES

Like many other web sites, our site makes use of log files. The information inside the log files includes internet protocol (IP) addresses, type of browser, Internet Service Provider (ISP), date/time stamp, referring, exit pages, and number of clicks to analyze trends, administer the site, track user's movements around the site, and gather demographic information. IP addresses, and other such information are not linked to any information that is personally identifiable.

OTHER AVAILABLE CHOICES

Email Marketing: If you opt-out from receiving marketing emails, we may still send you non-marketing emails such as emails about your products or services, responses to your requests and inquiries, or notices of updates to terms and conditions or our privacy practices. To opt-out from receiving marketing and promotional emails, please email us at marketing@bradescobank.com or contact us at the following address **169 Miracle Mile, Coral Gables, Florida 33134**.

SOCIAL MEDIA, LINKS AND EXTERNAL SITES

Links to other company's websites may be provided on our sites as a convenience to you. If you choose to go to these external websites, you will be subject to the privacy practices of those external websites – we are not responsible for the privacy practices of those websites. We encourage you to be aware when you leave our site to read the privacy notices of every website you visit, as those privacy notices may differ from ours. Our Privacy Notice applies solely to the sites where this Privacy Notice appears.

INFORMATION SECURITY

We use a combination of reasonable technical, administrative, and physical safeguards to protect your personal information. However, no website, mobile application, database, or system is completely secure or "hacker proof." So, we cannot guarantee its absolute security. You are also responsible for taking reasonable steps to protect your personal information against unauthorized disclosure or misuse. We limit access to your personal information to those who need it to do their jobs. We comply with all applicable federal and state data security laws.

POLICY TOWARDS CHILDREN

We do not knowingly collect personal information directly from minors. Any information we collect from minors is always with the consent of a parent or guardian. If you are under 16 years old, do not use or provide any information on our website or on or through our services.

SALE OF PERSONAL INFORMATION

We do not engage in the sale of personal information. As noted elsewhere in this Notice, we may share personal information with other businesses for a variety of reasons, we do not share personal information for the sole purpose of receiving compensation for that information.

CHANGES TO OUR PRIVACY NOTICE

We reserve the right to update or revise this Privacy Notice at our discretion and at any time. The date at the top of this page shows when this Notice was last revised. We will let you know when we update the Notice by changing the date or other appropriate means.