

FREQUENTLY ASKED QUESTIONS

GENERAL

Question: Why will there be changes to existing products or services?

Answer: In order to create a unified set of products from both East Coast Community Bank (ECCB) and BankFIRST, adjustments to certain types of accounts and services were made. Changes affecting your account are outlined in the Welcome to BankFIRST Guide to Your Accounts booklet which was previously mailed to you. Additional copies are available at your local BankFIRST Financial Center. You may have also received additional correspondence from BankFIRST to help you during this transition.

Question: When will these changes take effect?

Answer: The changes will be effective Friday, May 11, 2012.

Question: Will my account number(s) change?

Answer: For most customers, account numbers will stay the same for deposit and loan accounts. It is possible; however, that a small percentage of customers will experience a change in account numbers. If your account is affected by this change, you will receive a separate communication before the conversion date.

Question: Will fees change?

Answer: Some will. Please see our Schedule of Fees Personal Accounts on pages 23-24 or Schedule of Fees Business Accounts on pages 24-26 of the guide. Any new fees will be effective May 11, 2012.

Question: May I bank at any BankFIRST Financial Center location?

Answer: Yes. You may conduct your banking transactions at any of our 12 convenient locations throughout Central Florida. A listing of all locations is available at www.bankfirst.com.

Question: Will there be changes to my safe deposit box?

Answer: Safe deposit box fees vary by box size. Charges related to safe deposit boxes are listed in the Schedule of Fees beginning on page 23 of the guide. Please contact your local BankFIRST Financial Center for more information on safe deposit boxes.

DEPOSIT ACCOUNTS

Question: Will I need to order new checks and deposit slips?

Answer: No. Please continue to use your existing supply.

Question: What should I do when my current supply of ECCB checks runs out?

Answer: The next time you place an order for checks through BankFIRST, the updated bank information will automatically be included. If you order checks through another vendor, you will need to supply the BankFIRST routing and transit number, which is 063113808 plus your account number.

Question: Will the bank routing and transit number change?

Answer: Yes. The BankFIRST routing and transit number is 063113808.

Question: Do I need to use the new bank routing and transit number for electronic transactions?

Answer: The bank routing and transit number for ECCB will be redirected to BankFIRST for a period of time. Please use BankFIRST 063113808 from now on when you provide bank routing and transit information for direct deposits and electronic debits.

Question: Do I need to reestablish direct deposits such as my payroll or electronic payments that I had previously set up on my ECCB accounts?

FREQUENTLY ASKED QUESTIONS

Answer: No. If you had previously established direct deposits or electronic payments, they will automatically be continued by BankFIRST. In some cases, you may be contacted by the organization that initiates the direct deposit or electronic payment to obtain your approval to change the transaction to the new bank routing and transit number for BankFIRST.

Question: Will scheduled transfers between my accounts continue?

Answer: Yes. Automatic transfers between your accounts, from your checking account to your savings account, for example, will continue. There is no need for action on your part.

Question: Will my monthly statements change?

Answer: There may be some minor changes to your statement. For example, BankFIRST offers combined statements for deposit accounts that include both savings and checking information. If you would like to receive combined statements, please contact your local BankFIRST Financial Center. Customers who only have Certificates of Deposit will not receive a monthly statement.

Question: Will I receive an interim statement?

Answer: Your interim statement for your checking or savings account will be created on May 10, 2012.

Question: Will I continue to receive my statement at the same time of the month?

Answer: We plan to send monthly statements as close as possible to the time you received your statement in the past.

Question: Will I continue to receive my account statement electronically after conversion?

Answer: If you currently receive your deposit account statement electronically, you will receive a separate mailing explaining how to access your electronic statement after the conversion. Generally you will be notified when your statement is available. Upon notification, you can access Online Banking to download your statement.

Question: Will the timing or frequency of Certificate of Deposit interest check(s) change?

Answer: The frequency of your interest checks will not change.

Question: Will there be any changes to my Certificate of Deposit account?

Answer: Changes to Certificate of Deposit accounts will be communicated prior to maturity and will not take effect until maturity. Our Client Relationship Specialists will be happy to help you understand these changes and assist you with your account.

Question: Will there be any changes to the Funds Availability Policy?

Answer: Yes. There are a few changes including an extension of the end of business day cutoff time. Please refer to BankFIRST's Funds Availability Policy on pages 18-19 of the guide for more information.

Question: Will there be any changes to the Error Resolution address for reporting errors or questions about my electronic funds transfers?

Answer: Yes. In case of errors or questions about your electronic funds transfers, call us at (877) 428-3970, or write us at the following address:
BankFIRST
Deposit Operations
13207 West Colonial Drive, Suite 103
Winter Garden, FL 34787

FREQUENTLY ASKED QUESTIONS

OVERDRAFT PAYMENT OPTIONS

BankFIRST believes it is important for you to use your checking account responsibly and to never intentionally overdraw your account.

Question: Will overdraft transfers continue from my linked accounts?

Answer: Yes. Overdraft transfers from linked accounts will continue. The fee for an overdraft transfer from a linked account is \$10.00 per transfer. This fee is listed on our Schedule of Fees as an Overdraft Protection Fee.

Question: Does BankFIRST offer other Overdraft Payment Options?

Answer: Yes. BankFIRST offers Overdraft Privilege, which is a discretionary service that may be available to you with your checking account. This service is designed to cover occasional overdrafts up to a set limit on eligible accounts. You may be charged our standard Overdraft Fee of **\$32.00** for each item created by check, in-person withdrawals, ATM withdrawals or other electronic means paid under the limit. We will only pay ATM and point of sale into overdraft if you tell us to do so. All negative balances must be brought positive within 35 days. Whether your overdrafts will be paid is discretionary, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

Question: How can I learn more about BankFIRST's Overdraft Payment Options?

Answer: In order to make sure you fully understand our Overdraft Payment Options, the costs and other alternatives, we ask that you contact a Client Relationship Specialist at a

Financial Center. Our Client Relationship Specialists will be happy to explain our programs, including available options and they will provide you with a written program disclosure containing more details about these options.

BANKFIRST CHECK CARD

Question: Will there be any interruption in service with my existing Check Card during the conversion period?

Answer: While we do not anticipate service interruptions for Check Card usage, there may be brief, intermittent outages during the conversion period. You may wish to carry a little extra cash during the conversion period.

Question: Will I be issued a BankFIRST Check Card?

Answer: Yes. Please continue to use your existing Visa® Check Card until you receive your new BankFIRST MasterCard® Check Card from us. Card activation information will be included with your new BankFIRST Check Card.

Question: Will my card limits remain the same?

Answer: Your card limit may change. Additional information about your new BankFIRST MasterCard® Check Card will be included with your card. Please read this information carefully and retain it for your records.

Question: Will my card number change?

Answer: Yes. Your Check Card number will change. If you have payments (e.g. SunPass, telephone, cable, utilities) set up using our current Check Card number you will need to update your payment information with each merchant upon receipt of your new card.

FREQUENTLY ASKED QUESTIONS

ONLINE BANKING

Question: Will Online Banking users experience any system interruptions?

Answer: While the conversion is in process, BankFIRST's Online Banking system and Online Bill Pay will become temporarily unavailable. You will receive a separate letter with the information and instructions you will need regarding Online Banking / Online Bill Payment access during and after the conversion.

Question: Where will I need to go to access the Online Banking system?

Answer: To access the Online Banking system post-conversion, please visit www.bankfirst.com and enter your User ID on the website's homepage where you see "Online Banking Log-In". You will then be prompted to enter your password.

Question: Who may I contact for assistance if I have difficulty accessing the Online Banking system?

Answer: You may contact your local BankFIRST Financial Center for Online Banking assistance. Contact information is located on our website at www.bankfirst.com under locations.

WIRE TRANSFERS

Question: Will the daily cutoff time for wire transfers change or will it remain the same after conversion?

Answer: We do not anticipate any changes to the daily cutoff time for wire transfers. Outgoing domestic wire transfer requests must be received by 4:00 p.m. ET and International requests must be received by 3:00 p.m. ET. Any outgoing wire requests received after the cutoff time will be processed the next business day. Please contact your local BankFIRST Financial

Center for more information on wire transfers.

TELEPHONE BANKING

Question: Is Telephone Banking available?

Answer: Yes. BankFIRST offers telephone banking in addition to Online Banking as an added convenience to our customers. The toll free access number is (800) 669-8701. The Telephone Banking system may also be accessed by calling (407) 599-9796.

Question: How will I access my account using the Telephone Banking system?

Answer: You will need to activate this service by visiting one of our 12 conveniently located Financial Centers. A Client Relationship Specialist will be happy to assist you with activating this service.

LOANS

Question: Will my loan terms change with this conversion?

Answer: For most customers, loan terms will remain the same. Some terms such as how interest is calculated may change for a small percentage of customers. Those customers affected will receive a separate notice from us about the specific change(s).

Question: Where do I make loan payments?

Answer: The loan payment mailing address will change. You may continue making loan payments at your nearest BankFIRST Financial Center or you may mail your payment to:
BankFIRST
Loan Operations
1031 West Morse Blvd., Suite 323
Winter Park, FL 32789

FREQUENTLY ASKED QUESTIONS

Question: My loan payment is automatically deducted from my account. Will this service continue?

Answer: Yes. Your loan payment will be automatically deducted from your BankFIRST account and that payment will be reflected on your monthly statement. Please note that if a loan payment due date does not fall on a business day, the payment will transfer on the previous business day.

Business days are Monday through Friday excluding federal holidays.

Question: Will I be able to use my existing supply of home equity line of credit checks.

Answer: Yes. Please continue using your existing supply.

Question: If I have any questions regarding my loan, who can I contact?

Answer: For assistance with your loan account, you may contact a BankFIRST loan representative at (386) 672-3003.

What happens to my FDIC coverage now that East Coast Community Bank has merged with BankFIRST?

BankFIRST is a member of the Federal Deposit Insurance Corporation (FDIC). Now that the merger with ECCB and BankFIRST is complete, the deposits from ECCB continue to be insured separately for at least six months after the merger date of 1/1/2012. This grace period gives you the opportunity to restructure your accounts if you desire. Our Client Relationship Specialists can assist you in that restructuring. In addition, CDs from ECCB are separately insured until the earliest maturity date after the six-month grace period. CDs that mature during the six-month period that are renewed for the same term and in the same dollar amount

(either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and it is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

Special FDIC Insurance Provisions for Non-Interest-

Bearing Transaction Accounts:

In accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, from December 31, 2010 through December 31, 2012, all funds in “non-interest-bearing transaction accounts” are insured in full by the FDIC. This unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules. The term “non-interest-bearing transaction account” includes a traditional checking account (or demand deposit account) on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts (“IOLTAs”). It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, negotiable order of withdrawal (“NOW”) accounts, and money market deposit accounts. For more information about FDIC insurance coverage of transaction accounts, visit <http://www.fdic.gov>.
