



**HARBOR<sup>®</sup>**  
**COMMUNITY BANK**  
*Banking the way it used to be.*

## Customer FAQ Answer Guide

### 1. Who is Harbor Community Bank?

- **Harbor Community Bank** was chartered in 1960 on Florida's east coast in the rural, western Martin County community known as Indiantown. At that time, the bank was known as First Bank of Indiantown. The Harbor management team that acquired First Bank of Indiantown changed the name in 2011 and has been expanding organically and through acquisition since that time.
- With the merger of Jefferson Bank on July 28, 2017, we are a community bank with assets of approximately \$2.2 billion currently operating 46 full-service retail banking centers in Central, North Central, East Central, Northeast, and West Central Florida. Major cities served include north Tampa, Oldsmar, New Port Richey, Tarpon Springs, Palm Harbor, Bradenton, Sarasota, Sebring, Okeechobee, Kissimmee, Orlando, Sanford, Jupiter, Stuart, Port St. Lucie, Fort Pierce, Vero Beach, Palatka, Gainesville, Ocala, and St. Augustine.
- The bank was built on the solid foundation of customer service, loyalty, community, and family.
- **Harbor Community Bank** is setting the standard for community banking by delivering exceptional financial services with a personal approach to customer service from a team of knowledgeable, trusted financial partners.

### 2. Will the branch staff change?

Employees that have been serving you in the past will continue to provide the same exceptional service in the future. Jefferson Bank of Florida's chairman and CEO, Robert McGivney, will continue to lead the bank as president of Harbor Community Bank's Tampa Bay Market.

### 3. Will the lobby and drive-thru hours change?

At this time, lobby and drive-thru hours will remain the same for your convenience. If there are any changes to branch hours, you will be notified.

### 4. Will branch phone numbers change?

No. Branch phone numbers will remain the same. You may continue to contact your local banker using the same phone number that they have provided you with in the past.

### 5. Will my account number change?

At this time, your account number will remain the same. You will be notified of any changes at a later date.

**6. What will happen to my accounts, checks, and deposit slips?**

You may continue to use your same accounts, checks, and deposit slips at this time. We are striving to make your transition as simple as possible and will notify you in advance if your checks or deposit slips require replacement.

**7. Will my deposits still be FDIC insured?**

The deposits that Harbor Community Bank acquires from Jefferson Bank of Florida are insured separately from Harbor Community Bank's other deposits for a period of 6 months after the merger. If you have accounts at both institutions, this grace period will provide you with an opportunity to restructure your accounts, if necessary. A special merger rule exists for CDs issued by an acquired bank. Separate insurance is maintained for issued CDs until the CD's maturity. It is only when the CD matures that the account holder may need to consider their account's structure to maintain full coverage with FDIC insurance. Please refer to [www.fdic.gov](http://www.fdic.gov) for additional guidance.

**8. What about my ATM or Debit Card?**

You may continue to use your ATM or debit card without interruption. You will be notified of any changes regarding replacement cards at a later date. You may also use your card free of charge at any Publix Presto ATM or Harbor ATM across Florida.

**9. What about my credit card?**

You may continue to use your credit card without interruption. You will be notified of any changes regarding replacement cards at a later date.

**10. How will the merger affect my bank statements?**

Moving forward, your bank statements will continue on the same schedule and have the same format with the Harbor Community bank logo. We will notify you if there are any changes in the future regarding the delivery of your statements.

**11. Will I need to notify anyone about my automatic payments or direct deposits?**

Any direct deposits currently being credited to your account or automatic payments deducted from your account will continue at this time without interruption. We will notify you if the continuance of direct deposits or automatic payments requires you to take any action.

**12. Will interest rates on my fixed term certificates of deposit remain the same?**

Yes. For fixed rate CDs, there will be no change in the rate you are currently receiving on your certificates of deposit through their date of maturity.

**13. What about my other interest-bearing deposit accounts (Money Market, NOW, and Savings)?**

You will continue to earn interest on these accounts and the interest rate will vary as before.

**14. Will the terms and conditions of my loan payments remain the same?**

Yes. Upon completion of the merger, all loans will continue with Harbor Community Bank at their current terms and conditions.

**15. Can I continue to make loan payments at the branch?**

Yes. You can continue to make your loan payments at your local branch as well as at any Harbor Community Bank branch location throughout Florida.

**16. When will I be able to use Harbor Community Bank Branches?**

Beginning July 31, 2017, you will be able to conduct typical customer transactions such as deposits, withdrawals, and loan payments at any branch location. To locate a branch, please visit [www.harborcb.com/locator](http://www.harborcb.com/locator).

**17. What benefits can I expect from Harbor Community Bank**

Upon completion of the acquisition, customers will enjoy much greater banking convenience with access to 46 banking centers. **In addition, customers will enjoy a dramatically expanded ATM network via free access to the Publix/Presto ATM network.**

**18. Do I need to do anything?**

No. At this time, it is business as usual.

**19. Whom should I call to obtain account information or if I have additional questions?**

Until the integration of the banking systems scheduled later this year, please continue to call your local banker or local customer service for assistance. Visit [www.jeffersonbank.bank](http://www.jeffersonbank.bank) for branch contact information and hours.

**20. Will my online banking services or login process change?**

At this time, please continue to log in to your online banking services through the Jefferson Bank of Florida website using your same user name and password as you have in the past. For assistance with these services, please call your local banker or local customer service. We will notify you well in advance of any changes that may occur.