



April 2010

Imagine... you're driving home, it's late at night, you need gas in your car so you pull into a station, swipe your debit card and you're declined.

Imagine... You're in line at the supermarket, cart full of groceries, you swipe your debit card and you're declined.

What would you do in this situation? Right now Community Bank is providing you with overdraft protection, up to a pre-determined amount on your debit card transactions, but beginning July 1, 2010, the Federal Government will take that option away from you unless you **"Opt In"** to authorize payment of these types of transactions. The new rule applies to debit card transactions only.

"Opting In" insures against having certain transactions denied and many customers prefer to have the benefit in place for those situations. **"Opting In" for Debit Card overdraft protection costs nothing unless you use it.**

We understand that the use of overdraft service is an important and valuable choice for our customers to have available, and we want to continue offering you this choice. If you want Community Bank of Florida to authorize and pay overdrafts on ATM and Debit Card transactions, you must complete the form below and return it to us in the postage paid envelope as soon as possible.

If you have any questions or concerns regarding the new "Opt In" rules, please contact any one of our offices and our Banking Representatives will be happy to assist you.

Sincerely,

Bart Corredera
VP Operations

***See important details.**

**Please fill out, sign and return in the postage paid envelope immediately to:
Community Bank of Florida, 28801 SW 157 Avenue Homestead, Florida 33033
Attention: Karla Knowles, Deposit Operations**

Yes I want Community Bank of Florida to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

No I do not want Community Bank of Florida to authorize and pay overdrafts on my ATM and everyday Debit Card transactions. This change will take effect on July 1, 2010.

Printed Name _____ Date _____

Account Number _____

Authorized Signature _____

****Important Information:***

Opting in does not guarantee payment. Overdraft limits are subject to the discretion of Community Bank of Florida and we reserve the right to discontinue or refuse the Overdraft Privilege at anytime. Overdraft fees of \$29.00 per item will apply.