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www.gulfshorebank.com



GULFSHOREBANK®



Chart a new course

Personal Banking

From everyday banking to buying your first home to planning for children’s education – GulfShore Bank looks forward to serving you every milestone.

Admiral™ Checking

The Admiral Checking offers the best of both worlds by combining unlimited check writing and a competitive tiered interest rate structure. The Admiral Checking is our flagship relationship account offering a full suite of features.

- Free Online Banking with Bill Pay
- No fee Debit MasterCard
- No fee Official Checks and Money Orders
- No fee Stop Payments
- Complimentary Premium Checks
- Free Small Safe Deposit Box (subject to availability)
- 5 Non-Presto! Network ATM transactions at no charge each month
- 1 Admiral Advantage Checking** account for everyday banking

There is no monthly service charge on this account if you maintain an average daily balance of \$25,000 in this account, a total of \$250,000 on deposit or \$25,000* in outstanding loan balances. If these qualifications are not met, the monthly service charge is \$20. You must deposit at least \$25,000 to open this account.*

**Balances maintained in personal checking, savings, certificates of deposit and/or outstanding personal loan balances with the same primary or joint owner are used to calculate combined balances for the purpose of imposing the monthly service charge.*

***Admiral Advantage Checking offers all the benefits of our Admiral Checking without the balance requirements.*

MainSail™ Checking

Our MainSail Checking is a truly free, interest-bearing checking account that includes unlimited check writing and transfers. *There is no minimum balance requirement and no monthly service charge. You must deposit at least \$100 to open this account.*

- Free Online Banking with Bill Pay
- No fee Debit MasterCard®

Health Savings Account

Our interest bearing Health Savings account gives you full control over your high-deductible health care expense, with unlimited check or debit card transactions. *There is a minimum daily balance requirement of \$1,000 to avoid a \$2.25 monthly service charge. There is no minimum balance requirement to open. Health Savings accounts have contribution and distribution limitations. Go to www.irs.gov for details.*

- Free Online Banking with Bill Pay
- No fee Debit MasterCard®

MainSail Savings

Our MainSail™ Savings offers the right combination of flexibility and accessibility; making the funds available when you need them. *There is a minimum average daily balance requirement of \$300 to avoid a \$5 monthly service charge. Per Federal regulation, 6 debits and/or withdrawals are allowed per month. You must deposit at least \$100 to open this account.*

Christmahanakwanzika™ Club Account

A savings account that allows you to save up all year for those special end-of-year purchases. *There is no minimum balance requirement and no monthly service charge. If any withdrawal is made from this account before club term, the account will be closed. There is no minimum balance requirement to open.*

FirstMate™ Savings

Our FirstMate Savings is specifically designed for children age 17 and under. Each savings account will be set up under FLUTMA and will require a guardian as co-owner. *There is no minimum balance requirement and no monthly service charge. Per Federal regulation, 6 debits and/or withdrawals are allowed per month.*

Certificates of Deposit (CD)

A high-yield, low-risk investment ideal for customers who do not require immediate access to their funds. We offer a variety of CD options and term lengths. *You must deposit at least \$1,000 to open this account. Early withdrawal penalties are as follows: CD’s with maturities of 3, 6, 9 or 12 months equal 3 months interest; CD’s with maturities of 18 or 24 months equal 6 months interest; CD’s with maturities of 36, 48 or 60 months equal 9 months interest.*

Individual Retirement Accounts (IRA)

Investing for retirement is a key concern for many people. Our CD IRA’s are a great investment tool for the long-term that offers compounded interest and tax savings. *Normal CD early withdrawal penalties apply unless the withdrawal is a required minimum distribution (RMD).*

Additional Personal Banking Products and Services

- Online Banking with Bill Pay
- Mobile Banking with Check Deposit
- Debit MasterCard®
- Consumer Lending and Mortgage Products
- MasterCard® or Visa® Credit Cards
- Night Drop and Safe Deposit Boxes
- Official Checks and Money Orders
- Pre-Paid MasterCard® Gift Cards
- FDIC Insurance Programs
- Extended ATM Network
- Notary Services
- Concierge Banking Services

Business Banking

Each business is different. Whether you are just starting out or an experienced business owner, your business is unique and the challenges are never-ending. To make things easier, GulfShore Bank will invest the time necessary to know your business and industry well enough to be a valuable partner in achieving your goals and objectives.

Lighthouse™ Community Checking

Our Lighthouse account is perfect for local and community based non-profit organizations with low transaction volume. *There is no minimum balance requirement, no monthly service charge and unlimited transactions. You must deposit at least \$100 to open this account.*

Chart™ Business Checking

Our Chart Business Checking is designed for small business with minimal transaction volume. *There is no minimum balance requirement and \$0.22 per item charge for any item over 100 transactions. You must sign up for electronic statements to avoid the \$10 monthly paper statement charge and deposit at least \$100 to open this account.*

Compass™ Business Checking

Our Compass Checking is ideal for businesses with low transaction volume. This account is great for start-ups, sole proprietorships and any other business with basic banking needs. *There is a minimum average daily collected balance requirement of \$2,000 to avoid a \$12.50 monthly service charge and a \$0.22 per item charge for any item over 250 transactions. You must deposit at least \$100 to open this account.*

Compass™ Business Checking PLUS

Our Compass PLUS account is tailored for businesses with basic business needs and low transaction volume plus the need for Remote Deposit Capture. *This account will follow the Compass Business Checking account service charge structure (listed above). The remote deposit capture feature has a \$50 one-time set up and training fee. The \$50 per month service fee is waived if the account maintains a minimum average daily collected balance of \$40,000 for the month.*

Navigator™ Commercial Checking

Our Navigator Checking account is ideal for businesses with moderate to high levels of transactions. This account is the right choice for growing businesses with sophisticated banking needs, including treasury and cash management services, and businesses looking for concierge banking services. *An earnings credit allowance* based on the average monthly collected balance maintained in the account, helps to offset the monthly fees. There is a minimum average daily collected balance requirement of \$40,000 to avoid a \$62.50 monthly service charge or a \$2,000 minimum average daily collected to avoid a \$12.50 monthly service charge and a \$0.22 per item charge for any item over 250 transactions. You must deposit at least \$100 to open this account.*

**The earnings credit is calculated by multiplying the average monthly collected balance minus a 10% reserve requirement.*

Interest On Trust Accounts (IOTA)

This account is maintained in compliance with the IOTA program of the Florida Bar. IOTA accounts can be placed on combined analysis with a Navigator Commercial Checking account relationship. *There is no minimum balance requirement, no monthly service charge and unlimited transactions. You must deposit at least \$100 to open this account. Interest is sent directly to the Florida Bar.*

Navigator™ Money Market

Our Navigator Money Market account provides a safe place for your funds and is designed for our business customers who want to maximize their income. Surplus business funds earn interest through our tiered account structure and provide a great way to build on the financial success of your company. *There is a minimum average daily collected balance requirement of \$5,000 to avoid a \$15 monthly service charge. Per Federal regulation, 6 debits and/or withdrawals are allowed per month. You must deposit at least \$100 to open this account.*

Business Savings Account

Our Business Savings account offers a way to save money without a high balance requirement. *There is a minimum average daily collected balance requirement of \$300 to avoid a \$5 monthly service charge. Per Federal regulation, 6 debits/withdrawals are allowed per month. You must deposit at least \$100 to open this account.*

Certificates of Deposit (CD)

A high-yield, low-risk investment ideal for customers who do not require immediate access to their funds. We offer a variety of CD options and term lengths. *You must deposit at least \$1,000 to open this account. Early withdrawal penalties are as follows: CD’s with maturities of 3, 6, 9 or 12 months equal 3 months interest; CD’s with maturities of 18 or 24 months equal 6 months interest; CD’s with maturities of 36, 48 or 60 months equal 9 months interest.*

Additional Business Banking Products and Services

- Online Cash Management with Bill Pay
- Connect to Quicken or QuickBooks
- Treasury Services including:
 - Wire Transfer and ACH Services
 - Remote Deposit Services
 - Positive Pay Service
 - ACH Block and Filter Service
- Debit MasterCard®
- MasterCard® or Visa® Credit Cards
- Business Lending Solutions
- Night Drop and Safe Deposit Boxes
- Official Checks, Money Orders, Pre-Paid Gift Cards
- FDIC Insurance Programs
- Notary Services
- Crew banking Programs
- Corporate Courier Service