



Commonly Asked Questions and Answers

Are my deposits safe?

Your deposits are safe and secure. Not only do you continue to be insured by the FDIC, but you are customers of one of the strongest, best capitalized community banks in the Southeastern United States. We built our Bank based on a conservative long-term approach, so our financial performance is strong.

What happens to the interest on my account?

Everything will stay the same. *The interest rate on your Certificate of Deposit will remain the same through maturity.* However, if you have a variable rate term, when your CD comes due, please see your customer service specialist as many of the variable rate terms will convert into a fixed rate. Please be aware that all CDs will be placed on automatic renewal terms, so watch your maturity dates closely.

Can I use my old checks?

Yes, however the routing and transit number does change. The new routing and transit number is 063114030. While it is not necessary, we do encourage you to order new CenterState Bank checks and deposit tickets. As an added incentive, we will pay you for your old checks and debit cards from Community National Bank. When you come in to order your new CenterState Bank checks, bring us your old checks and debit cards from Community National and we will pay you- by way of deposit into your account- \$2.00 for each book of checks and for each old debit card. We will make a deposit into your account up to \$25.00 for those old items.

Do I need a new debit card?

Yes. Your new debit cards will be mailed to you along with your new PIN during the week of September 5th. **You may begin using your new cards on Thursday, September 15th after 2:00PM.** If you want to change your PIN number you may do so by bringing your card into any CenterState Bank location. We are excited to let you know that withdrawals from Publix Supermarkets and all CenterState Bank locations are free of charge, so enjoy the convenience of your new MasterCard debit card!

What happens with my Direct Deposit

We will notify all government agencies about the change in the routing numbers. This includes social security deposits and any government or private pensions. However, if you have a direct deposit from your employer or if you have an automatic payment that comes out of your account, it would be a good idea to notify those parties of the change in the routing number effective after **September 16, 2011.**

The companies where you have direct deposit/payment agreements may require you to sign new direct deposit/payment forms. For example, if you make your car payment to Ford Motor Credit, that company may require you to sign a new agreement with the new routing number so please contact those companies for instructions. If you have questions, contact any customer service specialist at your local CenterState Bank office.

Will my service charge stay the same?

Included with this letter is an updated schedule of fees. The new fees take effect September 15, 2011.

What happens to my loan?

Your loan will transfer over and be serviced by CenterState Bank of Florida, N.A. The address of the loan operations department is: CenterState Bank of Florida, 200 NW Ave B Ste. 104, Winter Haven, FL 33881

Where do I make my loan payments?

You can make your payments at your local branch, on line, through auto debit or mail your payment to the address shown on your coupon book.

Does my loan number change?

Some loan account numbers needed to be slightly modified. You will receive a new coupon book in the mail if you had one of the numbers that were affected.

Whom do I call for telephone banking?

Your new number for telephone banking is 1-888-292-7005. Just follow the prompts on the telebanking system in order to access your accounts. You will need your social security number to establish your secure access. Telephone Banking should be fully accessible by Saturday morning.

What happens to my Online Banking?

All of your internet accounts and bill pay accounts should transfer over and stay the same. **However, when you log in for the first time after the system is back online, you will need to use the following formula: Your temporary User ID will be the last four digits of your social security number plus your 5 digit zip code. Your temporary password will be the last four digits of your social security number plus the last four digits of your Home phone number.** You can change these after you log in successfully for the first time.

NOTE: Please make sure all scheduled payments and bill pay items in your current internet banking system are scheduled to deliver before September 15, 2011. *Items marked for delivery after September 15 using your current online banking system will not be delivered.* If you have items scheduled for delivery after September 15, make sure they are in the transferred information and found in your online account through www.centerstatebank.com.

All bill payments or transfers for the month of September should be scheduled to deliver before September 15th on your current online banking or after September 19th on CenterState Bank's online banking. If you have payments or transfers scheduled during this time period, please adjust the payments accordingly.

Changes can be made on the "Account Services" tab in the online banking program. You will also have the opportunity to set your security questions. After you log in, if you notice any of your accounts are not in your internet banking account, call us at 1-855-863-2265.

How long will Internet Banking be unavailable?

As quickly as we can get all the data converted over, we will bring the system back up. We anticipate having the system online and fully functional by Saturday evening. There are times that we run into unexpected issues, so it could be Sunday before the system is back up and running, please be patient.

What is the new website address?

The website address is www.centerstatebank.com. If you have bookmarked your old website, please change it to the new site.

Keep Your Account Secure

It is important to note that CenterState Bank will not ever e-mail our customers asking them to validate their deposits or to request personal, confidential information, such as account numbers, social security numbers or driver's license numbers. If you receive e-mails asking for such personal information, consider the e-mails fraudulent and do not respond.

Weekend Support

If you have any questions or concerns during the weekend of September 16, 2011, call us at 1-855-863-BANK (2265).