

First National Bank Northwest Florida

SMS TEXT MESSAGE ALERT SYSTEM AGREEMENT

This agreement describes SMS Text Message Alerts offered as part of the electronic banking services provided in conjunction with Online Banking, Mobile Banking, and/or Debit Cards of First National Bank Northwest Florida (FNBWFL). This agreement supplements and incorporates any other terms and conditions provided separately with your deposit account agreement as well as the term of any disclosures you may have received. You should read this agreement carefully and keep a copy for your records.

At FNBWFL, we take every precaution to keep your accounts secure. Protecting your debit card from fraud requires constant monitoring to detect any unusual or suspicious activity. We have two ways of contacting you whenever a potentially fraudulent activity occurs-by phone or SMS text message. This is a real time text message alert system to verify that an unusual transaction is not fraud. If potentially fraudulent transactions are taking place, we will quickly contact you to avoid future fraudulent transactions.

The SHAZAM Fraud Alert system is an automated system operating 24/7 which will telephone the primary telephone number associated with the account. Your mobile telephone number should be the primary telephone number. You will be given a telephone number to call the automated fraud system to either confirm or deny transaction activity. If you do not have a cell phone on file, please update or confirm your mobile number in online banking "change address" or by visiting your local branch or calling our Customer Service Representatives at 1-850-769-3207.

Within the Mobile Banking App you have the ability to manage cards, please review the *FNBWFL Mobile Banking Services and User Agreement*. This is an additional way to monitor your card activity.

This SMS text feature will allow you to easily confirm if a transaction was authorized. You will be able to simply respond with "Yes" or "No".

WHAT WE MONITOR

Your card transactions are monitored for purchases outside your normal purchasing patterns, unusual timeframes and geographical locations, or purchase patterns that are consistent with previously identified fraud trends.

HOW WE CONTACT YOU

How we contact you will depend on whether the phone numbers we have on file are landlines or mobile devices. If a mobile phone number exists, you will receive a SMS text message. Otherwise, a voice message is sent.

The valid numbers that will appear on your caller ID:

- Telephone Call: 1-855-219-5399
- Text Message: 72718

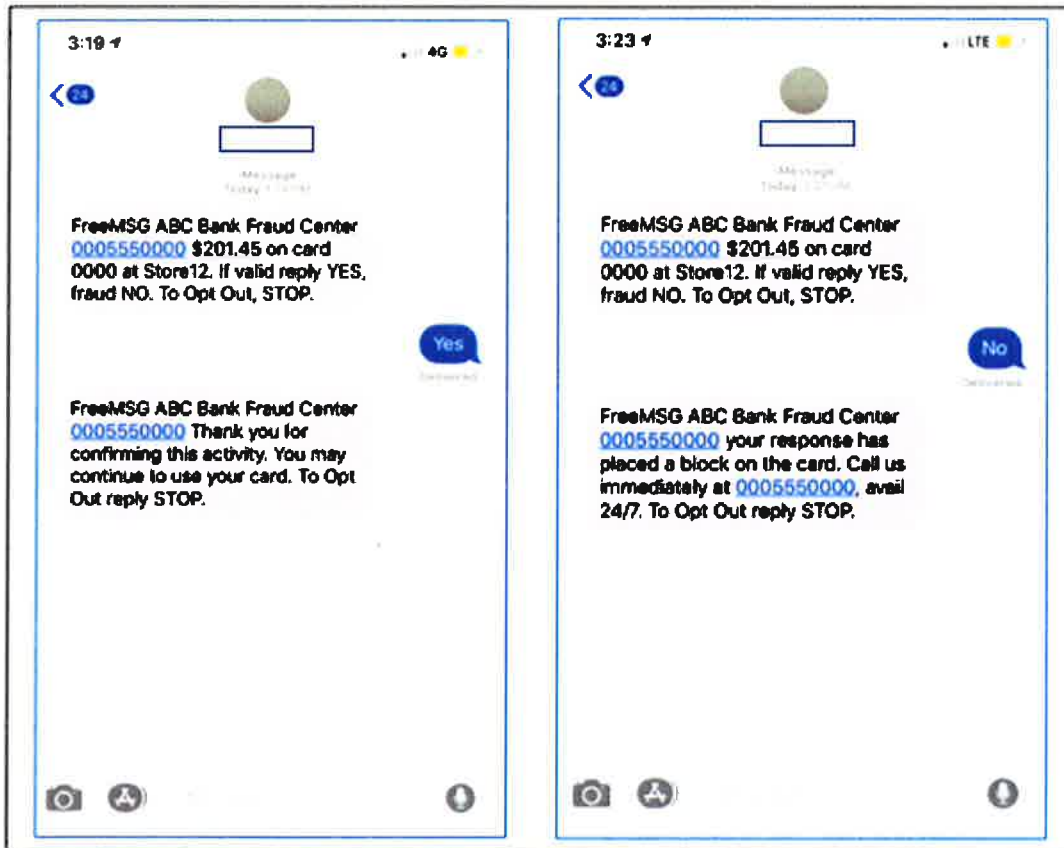
You may want to add these numbers to your contacts to ensure any message you receive is from the FNBNWFL SHAZAM Fraud Department.

RECEIVING A TEXT MESSAGE

- The text message from SHAZAM FraudAlert will arrive from a 5-digit code (72718) and contain last four numbers of card, merchant name and dollar amount of the transaction.
- Texts will be sent within 5 minutes of a suspicious transaction occurring 24/7. If we are not able to reach you, your card may be temporarily blocked until we can speak with you.
- You will be asked to reply with “Yes” if you authorized the transaction. You will receive a confirming text message and can continue to use your card with confidence.
- A “No” reply means you have not authorized the transaction. You will receive a confirming text message and you will be asked to contact a fraud specialist to protect your account. You should call immediately.
- Do not reply to the text message with any personal or confidential card information.
- To opt-out of FNBNWFL Text Fraud Alerts, reply STOP to the message. An unsubscribe message will not be sent confirming the cancellation, and no more fraud alert text messages will be sent.

While this service is free, normal message and data rates may apply.

Below are sample text messages:



SAMPLE MESSAGES

- Text from FBNWFL – 72718:
 - Free MSG: SHAZAM FraudAlert **18552195399**: Did you use card 1234 at Grocery Store #12 for 22.95? If valid, reply YES, if not NO. STOP to OptOut of Fraud Alerts.
- If YES reply received:
 - Free MSG: Thank you for confirming this activity, your account is safe for continued use. **18552195399**, reply STOP to OptOut of Fraud Alerts.
- If NO reply received:
 - Free MSG: SHAZAM FraudAlert **18552195399**: Your response has placed a block on the card. Call us immediately at **18552195399** avail 24/7. reply STOP to OptOut of Fraud Alerts.

PLEASE RESPOND TO SMS TEXT MESSAGES CAREFULLY – IF YOU APPROVE FRAUDULENT ACTIVITY (BY RESPONDING “YES” TO A TEXT MESSAGE OR CONFIRMING VIA TELEPHONE WITH THE AUTOMATED SYSTEM), THEN YOU ARE RESPONSIBLE FOR ALL SUBSEQUENT FRAUDULENT ACTIVITY.

ENROLLMENT

Enrollment is automatic with the activation of your debit card. If you have a mobile (cell) phone number on file, you will receive a notification via text whenever a potentially fraudulent transaction occurs. If you wish to OptOut, simply reply STOP. If you do not have a mobile (cell) phone on file, please update or confirm your mobile number in online banking “change address” or by visiting your local branch or calling our Customer Service Representatives at 1-850-769-3207.

Remember: FBNWFL will never call, text, or email you requesting your personal information, including card numbers, passwords, or PIN. If you receive a suspicious phone call or email asking for your personal or confidential information – do not respond. Immediately contact Customer Service Representatives at 1-850-769-3207, 1-850-234-8326, or local law enforcement.