



Personal Accounts & Services

Financial products and services to make you shine.





Personal Deposit Products & Services

CenterBank is a local community bank with a true commitment to the needs of Jacksonville. When you choose to bank with us, you'll receive the kind of attention you can only get from people who know the market and who probably know you too.

At CenterBank we've created a full range of banking products to meet all your financial needs. Checking and money market accounts, savings accounts, CDs, loans and more. You'll find our interest rates are very competitive in the market. We've even structured our deposit rates so that the more money you deposit with us, the better your rate.

You'll appreciate our state-of-the-art online banking services offering 24-hour access to your accounts and online bill pay.

Checking & Savings

Checking Accounts

We have a variety of checking accounts designed with your specific banking needs in mind. From basic checking to interest bearing accounts, most have no fees and offer free introductory checks. Be sure to check out our interest rates on our money market checking accounts and you'll find that they are among the highest around.

Following are some of the great benefits included with every checking account.

- Free online banking, free online bill pay, and free e-statements.
- Free access to personal financial management tools FinanceWorks™ powered by Quicken®
- No annual, monthly or transaction fees with a CenterBank VISA® CheckCard. Plus we'll reimburse up to \$10 per month in CheckCard/ATM surcharges assessed when using other ATMs.
- No 2 p.m. cut-off for deposits. Funds you deposit to your account will process the same day.
- Overdraft protection from credit line at no charge (subject to approval).
- Free descriptive statement with images of your checks.
- Convenient 24-hour account access through multiple channels, including Checkcard, ATM, online banking and telephone.
- Free notary service.
- Free transfers between CenterBank deposit accounts either by telephone, online banking or in person.
- Automatic savings plans available from any checking account to an interest bearing account.
- Combined statements are available for customers with multiple accounts.
- Free copying and local facsimile service (limited number please).

Checking & Savings Accounts



Personal Checking

The perfect account for those who need a traditional checking account with minimal balance requirements. Best of all, there's no monthly fee if you maintain a balance of \$500.

- Minimum deposit to open is \$100.
- No monthly service charge if daily collected balance of \$500 is maintained. If below, only \$10 monthly maintenance fee.
- Unlimited check writing.
- Statement notebook provided at account opening.
- Free introductory order of checks.



Interest Bearing Checking

Earn interest on your checking account and pay no monthly fees if you maintain a monthly balance of \$1,000.

- Minimum deposit to open is \$1,000.
- No monthly service charge if daily collected balance of \$1,000 is maintained. If below, only \$10 monthly maintenance fee.
- Unlimited check writing.
- Statement notebook provided at account opening.
- Pays interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our rates page at www.centerbankjax.com.
- Free introductory order of checks.
- Fees may reduce earnings on account.

Checking & Savings Accounts



Money Market Checking

Our money market checking account pays some of the highest interest rates around. An excellent choice for those who maintain higher balances but want ready access to their funds. Check out the rates today and compare for yourself.

- Minimum deposit to open is \$1,000.
- No monthly service charge if daily collected balance of \$1,000 is maintained. If below, only \$10 monthly maintenance fee.
- Pays interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our rates page at www.centerbankjax.com.
- Free introductory order of checks.
- You may make six transfers or checks from your account each statement cycle. For each additional transfer or check a \$5.00 excess transaction fee will apply.
- Due to the regulatory limit on transactions, CenterBank Checkcard or ATM card will be limited to ATM withdrawals only.
- Fees may reduce earnings on account.

Center*Rewards*

Center*Rewards* is a very special program created to thank business owners and principals for entrusting us with their substantial banking business. You will enjoy the benefits of Executive Personal Checking and other benefits such as free use of the Conference Center at the bank, free cash management services, online bill pay and much more. You can even pass along the rewards to your employees through our no-fee Associate Personal Checking Account.

To qualify for our Center*Rewards*, simply open and maintain any one of our four deposit-based business accounts or use any one of our business loan products.



Center*Rewards* Executive Personal Checking

An interest-bearing personal checking account for business owners and principals. This account features exceptional benefits such as no monthly service charge, unlimited check writing and other exceptional benefits:

- Minimum deposit to open is \$100.
- Free statement notebook at account opening.
- Free wallet-style checks for the life of the account.
- Pays interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our rates page at www.centerbankjax.com.
- Free overdraft protection from a credit line. (subject to credit approval)
- Free CenterBank VISA® CheckCard /ATM usage with reimbursement up to \$10 per month in CheckCard/ATM card surcharges.
- Free online banking.
- Free online bill pay
- Free access to personal financial management tools FinanceWorks™ powered by Quicken®
- Free courier service so you may include your personal deposit in your weekly business courier pick-up.

Center*Rewards*



Executive Money Market Checking

As a **CenterRewards** customer, you also qualify for our top interest-bearing money market account. You'll earn the same interest rate on your personal Executive Money Market Account as we offer to businesses on their MarketBest Investment Accounts.

- Minimum deposit to open is \$1,000.
- No monthly service charge if daily collected balance of \$1,000 is maintained. If below, only \$10 monthly maintenance fee.
- Pays compounded interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our rates page at www.centerbankjax.com.
- Free introductory order of checks.
- You may make six transfers or checks from your account each statement cycle. For each additional transfer or check a \$5.00 excess transaction fee will apply.
- CenterBank ATM card limited to ATM withdrawals only.
- Fees may reduce earnings on account.

CenterCircle

CenterCircle is our way of telling our customers that are 50 years and older that we appreciate your business. As an account holder, you're automatically enrolled in our special club, which offers a variety of exclusive privileges and benefits. With membership, you'll enjoy the undivided attention of a dedicated Personal Banker who will assist with all of your banking needs. Throughout the year, take advantage of special events, trips and banking services available only to members of CenterCircle.



CenterCircle Checking

The CenterCircle checking account offers customers very competitive interest rates and benefits with no service charge or minimum checking account balance.

Other features and benefits include:

- Minimum deposit to open is \$100.
- No monthly service charge.
- No minimum balance required.
- Unlimited check writing.
- Personalized wallet-style checks for the life of the account.
- Includes a monthly image statement.
- Statement notebook provided at account opening.
- Pays interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates call our automated line at (904) 421-3700, our local number at (904) 348-3100 or visit our rates page.
- Free club membership that includes newsletter, trips, seminars, discounts, etc.

CenterCircle



CenterCircle Money Market Checking

As a **CenterCircle** customer, you also qualify for our top interest-bearing money market account. Minimum deposit to open is \$1,000.

- No monthly service charge if daily collected balance of \$1,000 is maintained. If below, only \$10 monthly maintenance fee.
- Pays compounded interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our rates page at www.centerbankjax.com.
- Free introductory order of checks.
- You may make six transfers or checks from your account each statement cycle. For each additional transfer or check a \$5.00 excess transaction fee will apply.
- CenterBank ATM card limited to ATM withdrawals only.
- Fees may reduce earnings on account.

Savings Accounts/IRAs/CDs

From traditional savings accounts to certificates of deposit (CDs) and individual retirement accounts (IRAs), CenterBank is committed to ensuring our competitive interest rates and we will never nickel and dime you with excessive fees or maintenance charges.



Savings Account

- Minimum deposit to open is \$100 (waived for minors).
- No monthly service charge if daily collected balance of \$250 is maintained for the quarter. If below, a \$5 quarterly maintenance fee will be assessed.
- Pays interest quarterly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our rates page at www.centerbankjax.com.
- Includes a quarterly image statement.
- You may make six transfers from your account each statement period. For each additional transfer or withdrawal, a \$2 excess transaction fee will apply.
- Due to the regulatory limit on transactions, CenterBank ATM card will be limited to ATM withdrawals only.
- Fees may reduce earnings on account.

Savings Accounts/IRAs/CDs



Fixed Rate Certificates of Deposit

Traditional CDs available in a range of flexible maturities from 91 days to 60 months.

- Certificates are issued in amounts of \$500 or more.
- Flexible maturities are available ranging from 91 days to 60 months.
- Rates are tiered based on your initial opening balance. To obtain current rates, visit our rates page at www.centerbankjax.com.
- Rates are reviewed weekly and adjusted in response to market conditions. When market rates change, CenterBank rates change.
- Deposit rate based on amount of deposit and fixed until maturity.
- Interest is compounded monthly and paid monthly. Interest may be deposited directly to your CenterBank account, added to the principal of the CD or paid by check.
- For information about FDIC's general deposit insurance rules go to www.fdic.gov
- Interest-earning grace period at maturity.
- For your convenience, all CenterBank CDs are automatically renewable.
- A penalty may be assessed for early withdrawal.



Fixed Rate Certificates of Deposit

- Traditional and ROTH IRAs are available.
- Depending on the option you choose, a CenterBank IRA will provide either tax-deferred or tax-free savings at competitive rates.
- Terms, rates and maturities are the same as Fixed Rate Certificates of Deposit.

Loan Products

When you're applying for a loan or other credit product, the last thing you want to do is wait. With prompt and local decision-making, you can count on us to get your answer fast. You'll also find competitive rates, low fees and a variety of convenient payment plans, including automatic payment deduction from your checking or savings account.



General Benefits

- Local decision-making.
- Competitive interest rates.
- Variable and Fixed Rate options.
- Low fees, if any.
- Convenient payment plans.



Installment Loans

Perfect for financing a new car, boat, recreational vehicle or vacation.

- Simple interest installment loans.
- Easy application process.
- Flexible repayment options to meet your plans.
- Customized terms.

Loan Products



Home Equity Line of Credit

Put the equity in your home to good use. Remodel, consolidate bills, take care of college education or take a vacation. Interest rates are the lowest they have been in 30 years. Now is the time to talk to your CenterBank Personal Banker about a Home Equity Line.

- No application or transaction fees.
- The interest you pay may be 100% tax deductible (consult your tax advisor).
- Competitive interest rate.
- No annual fees.
- Easy access to cash. Write a CenterBank preferred check, overdraft your checking account, transfer funds via online banking or give us a call and we will advance funds directly into your checking account.
- Low closing costs.
- No prepayment penalties.

Other Services

CenterBank offers a variety of convenient ways to access and manage your cash. Our CheckCards can be used at worldwide. Make withdrawals from ATMs in the STAR®, VISA® and PLUS® networks.



VISA® CheckCards

Your CenterBank VISA® CheckCard can be used anywhere in the STAR®, VISA® or PLUS® networks.

- No annual, monthly or transaction fees. Plus, we'll reimburse up to \$10 per month in CheckCard/ATM surcharges assessed.
- Funds are automatically debited from your checking account.
- You may withdraw up to \$300 per day through use of your CenterBank VISA® CheckCard.

You can use your CenterBank VISA® CheckCard to pay for gas, groceries or other goods and services anywhere in the VISA®, STAR® or PLUS® networks.

Other Services



ATM Cards

A CenterBank ATM card gives you access to cash from your checking or savings accounts anywhere in the world. Simply use any of the thousands of ATM machines in the STAR[®], VISA[®] and PLUS[®] networks. CenterBank will reimburse you up to \$10 per month for any surcharges that may be assessed.

Deposits can be made using your ATM card at the CenterBank ATM located in the drive-thru of our Hendricks Avenue location in San Marco. To apply for an ATM card, simply open any deposit or savings account.

- You may withdraw up to \$300 per day through use of your CenterBank ATM card.
- You can use your CenterBank ATM card to pay for gas, groceries or other goods and services anywhere in the VISA[®], STAR[®] or PLUS[®] networks.
- You may withdraw cash from your checking/savings/money market account(s).
- You may transfer funds between:
 - Your checking and savings accounts
 - Your checking and money market accounts
 - Your savings and money market accounts
- You may check the balance of your checking/savings/money market account(s).

Other Services



Telephone Banking

Telephone Banking makes it fast, easy and convenient to access accounts and get the help or information you need. Get answers to your questions from a Personal Banker at (904) 348-3100 or by calling our automated number at (904) 421-3700 for information 24 hours a day.

Services provided through use of telephone banking:

- You may initiate transfers between:
 - Your checking and savings accounts
 - Your checking and money market accounts
 - Your savings and money market accounts
 - Your checking and personal loans
 - Your checking and business loans.
- You may check the balance of:
 - Your checking, savings and money market account(s)
 - Your personal loans
 - Your business loans

Other Services

Online Banking

CenterBank free online banking services allow you quick and easy access to your accounts. Get up-to-the-minute information from the convenience of your own computer, 24 hours a day. Check account balances, transfer funds from one account to another, make loan payments, pay your bills and much more. And you know that all of your personal information and transactions will be secure. Our online banking service offers the highest level of security available today with 128-bit SSL data encryption by Verisign®, the leading provider of online security. View the CenterBank site security certificate by clicking on the Verisign logo located on our home page.

Enroll today for free online banking and bill pay from CenterBank.

Online Statements (E-Statements)

Online Statement Service offers online statements in a PDF format within the Personal Online Banking product. Users will have access to intuitive view, search and print functions.

To Enroll in Consumer E-Statements

Log on to your personal online banking service with your User Id and Password. Click on the “online statements” tab and you will be provided with the terms and disclosure for electronic statements (eStatements). You must accept the terms to enroll in eStatements. By accepting eStatements the customer of CenterBank of Jacksonville agrees to the terms of the electronic statements disclosure and the requirements to access and retain the electronic statements. You may also click the “Decline” button if you do not want to accept the terms and disclosure for Electronic Statements, but if you decline you will not be permitted to use the applicable service.

Other Services



Bill Pay

Free for all CenterBank customers, online bill pay allows you to make payments from the convenience of your computer. You save time and money when you use this fast, secure and efficient service. Once you set up your payables list, payments are made electronically to vendors and suppliers on a recurring or on a one-time basis. Your payables list and payment amounts are easy to set up, change or cancel at any time.

There has never been a faster or more efficient way to handle the payment of your bills. And, like every online transaction you make with CenterBank, online bill pay offers advanced security through customized passwords and Verisign 128-bit SSL encryption. Contact your personal banker for more information at 904-348-3100.

Fees & Charges

The following fees and charges may be assessed against your account:

Stop Payment	\$30.00
NSF Return Item Fee	\$35.00
Overdraft Fee	\$35.00
Overdraft Protection Transfer Fee	\$5.00
Deposit Item Returned	\$10.00
Wire Transfer Out Domestic.....	\$15.00
Wire Transfer In Domestic.....	\$10.00
International Wire Transfer Debit	\$40.00
Dormant Account Fee	\$10.00 per month
Coin.....	\$.05 per roll
Currency	\$.50 per strap
Loose Coin.....	5% of total
Levy.....	\$75.00
Garnishment	\$75.00 plus attorney fees
Research Time	\$20.00 per hour
Statement Copies	\$5.00
Replacement Debit/ATM Cards	\$5.00

Collection Item:

Domestic	\$15.00
Foreign	\$25.00

Safe Deposit Box:

3x5	\$25.00 per year
3x10.....	\$45.00 per year
5x10.....	\$65.00 per year
10x10.....	\$100.00 per year

Check printing fees vary by the style of check ordered.

Hours of Operation

Lobby Banking Hours

Monday - Thursday 9 a.m. - 5 p.m.
Friday 9 a.m. - 6 p.m.

Drive-Thru Tellers

Monday - Thursday 8 a.m. - 5 p.m.
Friday 8 a.m. - 6 p.m.



(904) 348-3100

(904)421-3700 (automated number)

Fax: (904) 421-3737

centerbankjax.com

1325 Hendricks Avenue, Jacksonville, FL 32207

