



<Name>
<Address>
<City, ST, Zip>

September XX, 2009

Dear Online Banking User:

TIB Bank is working toward integrating all former The Bank of Venice accounts into TIB systems, including Online Banking, during the weekend of **September 25-27, 2009**. This integration will affect your ability to gain access to Online Banking as the system will not be available during this time period. During the integration process, you will be **unable** to conduct any banking transactions such as transferring funds, making bill payments, etc. using the Online Banking system from Friday, September 25th at 12:00 PM EST until no later than Monday, September 28th.

Important things to keep in mind:

- **Quicken and QuickBooks (Direct or Web Connect):** Users of Quicken and QuickBooks are encouraged to download their history by no later than Friday September 25th 12 PM EST.
- **The information below is effective Monday September 28, 2009.**
- **URL:** You will need to access TIBLINK, TIB's Online Banking system via our website at www.tibbank.com
- **Online Banking ID:** <NetTeller ID> will be your new TIB Bank login ID. If you have established a Personal User ID (Alias) you can continue to use it.
- **Online Banking PIN:** Your initial or temporary Online Banking PIN will be the last 4 digits of your Social Security Number or Taxpayer Identification Number. You will be immediately prompted to change this temporary PIN. Your new PIN will need to be between 6 and 8 characters in length and must include letters and numbers. The first character must be a letter. **Note:** PINs will be case sensitive.
- **Security Challenge Questions:** You will be prompted to select your three security questions again. Please select and answer these questions.
- **Bill Payment Payees:** Your current list of payees and recurring transactions will be available on the new system.
- **Loan Payments:** All loan payments will be applied to principle and interest.
- **Collected Balance:** TIB utilizes Collected Balances instead of Book Balance when determining sufficient funds to cover Bill Payments, ACH, Transfer of Funds, and outgoing Wire Transfers.
- **Personal Options:** Under this tab you will have the ability to change your Online Banking ID, Online Banking PIN, and your email address.

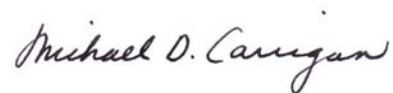
TIB utilizes Collected Balances instead of Ledger Balance when determining sufficient funds to cover Bill Payments, ACH, Transfer of Funds, and outgoing Wire Transfers. Effective September 28th, our funds availability policy will be as follows:

- Local checks will be available the second business day after the day of deposit.
- Non local checks will be available the fifth business day after the day of deposit.
- Electronic direct deposits will be available the day we receive the deposit
- Cash, Wire Transfers, US Treasury, Cashier's checks, Certified checks, State or local government checks, Checks drawn on Us and the first \$100.00 of a Day's deposit of other checks will be available the first business day after deposit.*

To assist you during this upgrade, you can go to our website at www.tibbank.com/bov to view and download both the Online Banking and Bill Payment user guides in PDF format.

If you have any questions, please feel free to contact our Helpdesk toll-free at 866-613-4028 or call 239-573-9000 Monday – Friday 7:30 am to 5:00 pm EST.

Sincerely,



Michael D. Carrigan
President & CEO

*Special deposit slips for next day availability on Florida State and local government checks; cashiers or certified checks may be obtained from the tellers and customer service representatives.

