

INTERNATIONAL FINANCE BANK
Online Access Agreement and
Electronic Fund Transfer Act Disclosure

Agreement - This Agreement is a contract which establishes the rules that cover your electronic access to your accounts at International Finance Bank through International Finance Bank's Internet Banking portal, Mobile Devices, or other online services. By using IFBeBanking, you accept all the terms and conditions of this Agreement. Please read it carefully. The terms and conditions of the deposit agreements and disclosures for each of your International Finance Bank accounts, as well as your other agreements with International Finance Bank, such as loan and mortgage agreements, continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is also subject to applicable federal laws and the laws of the State of Florida (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and International Finance Bank's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with the Enrollment Form and Schedule of Fees, constitutes the entire agreement between you and International Finance Bank with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein, except to the extent expressly agreed to in writing by International Finance Bank and you.

Definitions - As used in this Agreement, the words "we," "our" and "us" mean International Finance Bank. "IFBeBanking" means, collectively, banking services provided via the International Finance Bank portal, Mobile Banking, and other online banking services. "You" and "your" refer to the account holder authorized by International Finance Bank to use IFBeBanking (whether accessible via desktop, mobile or other authorized devices) under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through IFBeBanking. "Account" or "accounts" means your accounts at International Finance Bank. "Electronic Funds Transfers" means ATM withdrawals, pre-authorized transactions, point of sale transactions, transfers involving the automated clearing house ("ACH") network, and transfers to and from your International Finance Bank accounts using IFBeBanking. "Mobile Banking" means a service that allows you to use a Mobile Device to access IFBeBanking, including, e.g., a mobile app or a mobile version of our Mobile Banking Portal. "Mobile Device" means a mobile device, including, but not limited to, a mobile phone, personal digital assistant or tablet.

Access - To use IFBeBanking, you must have at least one active account at International Finance Bank, access to Internet service and an email address. Once we have received your electronic Enrollment Form, and verified your account information, we will contact you once your account

has been created. IFBeBanking can be used to access only the accounts at International Finance Bank which are designated in your Enrollment Form.

Access to your accounts through IFBeBanking will be based upon your single User ID, unless expressly agreed to by International Finance Bank and you. Account information may be accessible via SMS text if you utilize SMS Text Banking, subject to the SMS Terms and Conditions, which are available at https://online.ifbbank.com/InternationalFinanceBankOnline_41/bank/TextTerms.htm. We undertake no obligation to monitor transactions through IFBeBanking to determine that they are made on behalf of the account holder.

IFBeBanking Services - Upon acceptance of your Enrollment Form and/or meeting our other eligibility requirements, you can use IFBeBanking for the following services:

1. Check the balance of your International Finance Bank Linked Accounts;
2. View imaged checks from your International Finance Bank accounts in the amounts and on the dates requested;
3. View International Finance Bank account histories;
4. Transfer funds between your linked International Finance Bank accounts (Internal Transfer);
5. Upon your "ACCEPTANCE" of the Enrollment Form, you may transfer funds between your International Finance Bank accounts;
6. To pay bills electronically from any eligible International Finance Bank account;
7. To deposit Checks via our Remote Deposit Capture service, subject to the terms and conditions of the RDC Terms and Conditions;
8. To download and utilize the International Finance Bank Mobile Banking Application to access your International Finance Bank accounts and perform various functions and transactions using your Mobile Device

Limitations on Amounts of Wire Transfer Transactions - Your ability to transfer funds in one or more wire transfer transactions between International Finance Bank accounts and other bank accounts is subject to a \$50,000.00 limit per wire transfer/per day and a maximum monthly limit of \$150,000.00, which the Bank may change from time to time. Amounts requested over \$50,000.00 will require the use of a Token Service.

Additionally, in the event that a Bank customer utilizes the use of a Token Service to transfer funds in one or more wire transfer transactions between International Finance Bank accounts and other bank accounts, it is be subject to a \$250,000.00 limit per wire transfer/per day and a maximum monthly limit of \$500,000.00, which the Bank may change from time to time.

Hours of Access - You can use IFBeBanking twenty-four hours a day, seven days a week although some or all IFBeBanking services may not be available occasionally due to emergency or scheduled IFBeBanking maintenance.

Your Password - For security purposes, you will not be asked by any International Finance Bank employee for your password. The IFBeBanking system will provide you with a password, which you are required to change upon your re-login to IFBeBanking in case you have forgotten or need to reset your password.

You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password.

You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to IFBeBanking will be suspended. To re-establish your authorization to use IFBeBanking, you must go to the "Reset Password" page to obtain a new temporary password, which will require you to change your password upon login or contact us directly at (305) 648-8800.

We have established "strong password" criteria. Your password must utilize both upper and lower case alpha and numeric characters for security purposes. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down.

Terms of Use for Bank's Security Token

As an additional layer of security to help safeguard certain transactions, including wire transfer transactions, we may provide you with access to a software application (the "Token Software") to download and install on your Mobile Device. The Token Software will generate for you unique and time-sensitive security codes (each, a "Token"). Based upon your account type and associated transaction limits, we may require you to enter or provide a valid Token prior to allowing you to execute wire transfers. From time to time, we may change the account types or the types or dollar amounts of transactions for which we require you to use Tokens. We may also change the Token Software that we use to generate Tokens for your use.

You are responsible for any charges that you incur from your Mobile Device carrier when you download, install, update, and use the Token Software to generate Tokens.

Although we will make commercially reasonable efforts to generate valid Tokens for your use, we cannot guarantee the availability or prompt delivery of Tokens in all instances. We are not responsible or liable for any delays or any failure to issue Tokens or for any actions taken or not taken by you or third parties in reliance on Tokens, for any Token unavailability, or for your inability to conduct wire transfers or other transactions as a result of a delay in issuing or a failure to make Tokens available for your use. Furthermore, we are not responsible or liable for Token delays or unavailability due to circumstances outside of our control, including but not limited to disruptions to, problems with, or limitations of your Mobile Device or its network

services, and we may not be able to assist you in resolving such problems. Your Mobile Device carrier and manufacturer are responsible for their products and services and you agree to resolve any problems with them directly without involving us. Tokens may, at times, be temporarily unavailable due to regularly or emergency maintenance or repair, or other outage or capacity of our systems, those of our vendors, or those of the Token Software provider.

The terms and conditions for your use of the Token Software, which may change from time to time, are available at <https://www.symantec.com/content/en/us/about/media/repository/vip-end-user-agreement.pdf>.

We make Tokens available to you as a security tool to reduce the risk of fraudulent transactions. As we explain below in the “Security” Section of this Agreement, simply using Tokens, however, is not by itself adequate to protect your security. You remain responsible for taking appropriate measures to secure your account credentials, your computer, and your Mobile Device and to protect them from theft, loss, and unauthorized access and use.

Mobile Banking

Not all IFBeBanking services or functionality is available for use on a Mobile Device. Certain IFBeBanking services may use different terminology and appear in different formats when viewed through your Mobile Device. You may be required to follow different instructions to access Mobile Banking services through your Mobile Device.

You represent that you are the owner or authorized user of the Mobile Device you use to receive our Mobile Banking services, and that you are authorized to approve the applicable charges. Pursuant to the SMS Terms and Conditions, you agree that we may send messages through your wireless provider to you and that your wireless provider is acting as your agent when sending and receiving messages.

You understand and agree that Mobile Banking messages may not be encrypted and may contain personal or confidential information about you, such as your mobile phone number, your wireless provider’s name and the date, time and content of any mobile banking messages, including, but not limited to, account activity and status of your accounts and other information that you or we may provide. We may use this information to contact you to otherwise operate, develop and improve the Mobile Banking services. Your wireless provider and other service providers may also collect data from your Mobile Banking usage, and their practices are governed by their own policies. We are not responsible or liable for the acts or policies of such service providers.

You agree that if you are using our Mobile Banking services outside the United States, you are, as always, responsible for having access to the appropriate wireless and/or telecommunications networks and you are, as always, responsible for all associated fees and charges.

Mobile Banking services, including, but not limited to, instructions for payment, transfer and other transactions, may be delayed, interrupted or otherwise negatively impacted by factors relating to your Mobile Device, your Internet service provider, wireless provider or other parties, or due to other reasons. We will not be liable for any such delays, interruptions or negative

impacts to Mobile Banking services and you agree that neither we nor our service providers will be liable for any errors or delays in the content or for any actions taken in reliance thereon.

Your use of our Remote Deposit Capture Service for the deposit of checks into your deposit accounts using your Mobile Device is subject to the terms and conditions of the RDC Terms and Conditions, which is available at

https://online.ifbbank.com/InternationalFinanceBankOnline_41/bank/proserv/mrdc_tandc_USEnglish.pdf.

Mobile Banking Application

You may download the International Finance Bank Mobile Banking Application (the “App”) to more readily access various Mobile Banking services on your Mobile Device, including viewing account balances, transferring funds between accounts, accessing credit card account information, making mobile deposits, conducting text banking, stopping payments, ordering checks, and such other services that we may provide from time to time. You understand and acknowledge that to use this App, you must be an Apple® iPhone®, iPad®, iPod touch® or Android™ customer.

Bill Payment Service

Payments - If you have enrolled in the bill payment service, you may use IFBeBanking to initiate payments from your eligible Accounts to pay obligations owed to certain third parties in the United States with payment made in US Dollars.

You may initiate individual bill payments and may pre-authorize recurring bill payments. You must designate the account used to process bill payment debits and any applicable fees. You agree that we may treat any bill payment that was initiated through IFBeBanking by you, or by any other person who you authorize to use your password, the same as your duly executed written payment order or check, all in accordance with the terms of this Agreement and your deposit agreement with us.

Time of Bill Payments - Each bill payment must be initiated a certain number of business days before the business day that you want the bill payment to be made. You must allow three business days for electronic payments and approximately five business days by check. A bill may be paid as quickly as 48 hours from the receipt of your request. You should schedule each bill payment to be made prior to the due date of the bill payment by allowing three business days for electronic payments and approximately five business days whenever a check is to be issued. If you do not schedule a bill payment on time, or if you do not otherwise initiate a bill payment properly, you will be solely responsible for any late charges, finance charges or other costs resulting from failure to make the bill payment by the appropriate time. You will be solely responsible for all imputing errors.

If the payee cannot or will not accept a bill payment by electronic funds, a check will be generated and submitted to the payee. Although the check will not be signed by you, you agree that any check issued in this manner to make a bill payment initiated in accordance with this agreement will be deemed authorized and may be paid by International Finance Bank from the designated eligible Account.

Returned or Rejected Bill Payments - If a bill payment is returned or rejected, whether by International Finance Bank or any third party (including, without limitation, an intermediary bank or the payee's bank), then either International Finance Bank or the service provider will notify you and you will be solely responsible for re-initiating the bill payment or making alternate arrangements for payment. In no case will we automatically resubmit a payment for you. You agree to furnish to International Finance Bank and/or the service provider such information as it may request to any error or inquiry arising out of your initiation of any bill payment(s).

Cancelling or Stopping Transfers and Payments - Stopping the payment of a check is different from the cancellation of a bill payment. You may review, cancel or edit any Scheduled Payment (including recurring payments) online without additional charge while the bill payment request is pending by following the directions for the bill payment service. Once the bill payment has begun processing a payment, it cannot be cancelled or edited; therefore, a stop payment request must be submitted.

To be effective, this type of stop payment request must precisely identify the name of the payee, as well as the amount and the date of the check or bill pay transaction. You will incur stop payment charges as disclosed in the current Schedule of Fees for the applicable account. You may revoke your authorization for future recurring bill payments by deleting the bill payment instructions, as provided in the online bill pay system, or by canceling the bill payment service.

The easiest and most convenient way to cancel a payment or transfer is through the method described above. However, you may alternatively call us at (305) 648-8800, or write us at 777 S.W. 37th Avenue, Suite 700, Miami, FL 33135, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and deliver it to us within 14 days after you call. (We will charge you \$30.00 for each stop payment order you give.)

Notice of Varying Amounts - If these regular payments may vary in amount, we will tell you 10 days before each payment when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for Failure to Stop a Transfer or Payment - If you order us to stop or cancel a transfer or payment and we do not do so, we will be liable for your losses or damages.

Security - You understand the importance of your role in preventing misuse of your accounts through IFBeBanking and you agree to promptly examine your statement for each of your International Finance Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number.

You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password, login ID, and Tokens are intended to provide security against unauthorized entry and access to your accounts and against unauthorized account transactions.

Data transferred via IFBeBanking is encrypted in an effort to provide transmission security and IFBeBanking utilizes identification technology to verify that the sender and receiver of IFBeBanking transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that IFBeBanking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing International Finance Bank IFBeBanking, SMS text messages, Tokens, or email transmitted to and from us, will not be monitored or read by others.

You are responsible for using appropriate methods and systems for safeguarding your computers, Mobile Devices, account credentials, Tokens, and communications with us, including SMS text messages. Such methods and systems include, but are not limited to, installing up-to-date anti-malware and anti-spyware software on your computers and Mobile Devices, refraining from visiting suspicious websites or opening suspicious emails or text messages that are likely to contain malware or spyware, avoiding transmitting sensitive data wirelessly using public or unsecured networks, storing login and password credentials in safe locations, and not allowing others to access or view your Mobile Device or computer.

Fees and Charges - You agree to pay the fees and charges for your use of IFBeBanking Services as set forth in the current Schedule of Fees, which is available at <http://www.ifbbank.com/Fee-Schedule.com>.

You agree that all such fees and charges will be deducted from the International Finance Bank checking account designated on your Enrollment Form. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet service fees and charges you incur in connection with your use of IFBeBanking.

Posting of Transfers - Internal funds transfers and Domestic Wire Transfers initiated through IFBeBanking before 4:00 p.m. (Eastern Standard Time) on a business day are posted to your account the same day. Internal funds transfers and Domestic Wire Transfers completed after 4:00 p.m. (Eastern Standard Time) on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day.

Overdrafts (Payment Orders, Transfers and other Withdrawals) - If your account has insufficient funds to perform all electronic fund transfers that you have requested for a given business day, then:

- Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
- Electronic fund transfers initiated through IFBeBanking, which would result in an overdraft of your account, may be cancelled at our discretion;
- Electronic funds transfers initiated through IFBeBanking resulting in an overdraft will not be processed.

Limits on Amounts and Frequency of IFBeBanking Transactions - The number of transfers from International Finance Bank accounts and the amounts, which may be transferred, are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

Confidentiality - Subject to applicable law, we will disclose information to third parties about you and your accounts or the transfers you make: (i) where it is necessary for completing transfers; or (ii) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant; or (iii) in order to comply with government agency or court orders; or (iv) if you give us permission; or (v) as stated in the Consumer Privacy Notice; or (vi) as otherwise required or permitted by law or government regulation. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to IFBeBanking. You agree and hereby authorize all of these transfers of information.

Periodic Statements - You will be provided with a monthly account statement (unless there are no transfers in a particular month. In any event, you will be provided with a statement at least quarterly).

Change in Terms - We may change any term of this Agreement at any time. If the change would result in increased fees for any IFBeBanking service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer IFBeBanking. We will post any required notice of the change in terms on the International Finance Bank - IFBeBanking website or forward it to you by email and alert you of the availability of the notice by postal mail or email.

If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer IFBeBanking, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject IFBeBanking Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

In Case of Errors or Questions about Your Electronic Transfers, including Bill Payments - Contact us as soon as you can by any method identified below, if you think your statement is wrong, or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared.

When you contact us: (i) tell us your name and account number; (ii) describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error, or why you need more information; and (iii) tell us the dollar amount of the suspected error (if you

tell us orally, we may require that you send us your complaint or question in writing within 10 business days).

We will communicate to you the results of our investigation within 10 business days after you contact us and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and WE DO NOT receive it within 10 business days, we may not provisionally credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we decide there was no error and have made a provisional credit, a corresponding debit will be made from your account.

Our Liability for Failure to Make a Transfer - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages proximately caused as a result.

However, there are some exceptions. We will NOT be liable, for instance: (i) if, through no fault of ours, you do not have enough money in your account to make a transfer; (ii) if a legal order directs us to prohibit withdrawals from the account; (iii) if your account is closed, or if it has been frozen; (iv) if the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts; (v) if you, or anyone authorized by you, commits any fraud or violates any law or regulation; (vi) If any electronic terminal, telecommunication device, or any part of the IFBeBanking electronic fund transfer IFBeBanking System is not working properly and you knew about the problem when you started the transfer; (vii) if you have not provided us with complete and correct payment information for the money transfer, including, without limitation, the name, address, your payee-assigned account number, payment date and payment amount for the payee on the payment; (8) if you have not properly followed the on-screen instructions for using IFBeBanking; or (9) if circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

Your Liability for Unauthorized Transfers - CONTACT US AT ONCE if you believe your password or Token has been lost, stolen, used without your authorization or otherwise compromised, or if someone has transferred or may transfer money from your account(s) without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). If you contact us within two business days after you learn of the loss, theft, compromise or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within two business days after you learn of the loss, theft, compromise or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the statement was provided to you, you may not get back any money you lost through transactions made after the 60 day time period if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from contacting us, we will extend the times for a reasonable period.

Contact in the Event of Unauthorized Transfer – If you believe your User ID or password has been lost or stolen, or that there has been unauthorized use of your Token, call your Account Representative at (305) 648-8800 or write to your Account Representative at 777 S.W. 37th Avenue, Suite 700, Miami, FL 33135. You should also call the number or write to the address listed above if you believe a transfer has been made from your account without your permission.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY - EXCEPT AS OTHERWISE PROVIDED HEREIN, WE MAKE NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN CONNECTION WITH THE IFBEBANKING SERVICES PROVIDED TO YOU UNDER THIS AGREEMENT. WE DO NOT AND CANNOT WARRANT THAT IFBEBANKING WILL OPERATE WITHOUT ERRORS, OR THAT ANY OR ALL IFBEBANKING SERVICES WILL BE AVAILABLE AND OPERATIONAL AT ALL TIMES. EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT OR OTHERWISE REQUIRED BY LAW, YOU AGREE THAT OUR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES UNDER OR BY REASON OF ANY SERVICES OR PRODUCTS PROVIDED UNDER THIS AGREEMENT OR BY REASON OF YOUR USE OF OR ACCESS TO IFBEBANKING, INCLUDING LOSS OF PROFITS, REVENUE, DATA OR USE BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY. FURTHER, IN NO EVENT SHALL THE LIABILITY OF INTERNATIONAL FINANCE BANK AND ITS AFFILIATES EXCEED THE AMOUNTS PAID BY YOU FOR THE SERVICES PROVIDED TO YOU THROUGH IFBEBANKING.

Your Right to Terminate - You may cancel your IFBeBanking service at any time by providing us with written notice by postal mail or fax. Your access to IFBeBanking will be suspended within three business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred before the date of cancellation.

Our Right to Terminate - You agree that we can terminate or limit your access to IFBeBanking Services for any of the following reasons: (i) without prior notice, if you have insufficient funds in any one of your International Finance Bank accounts (IFBeBanking service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers and debits) or (ii) upon reasonable notice, for any other reason in our sole discretion.

Communications between International Finance Bank and You - Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

- Email - You can contact us by email at ebank@intlfinancebank.com (Please note that banking transactions through IFBeBanking are not made via email.)

- Telephone - Your Account Representative or our Main Number: 305-648-8800

- Facsimile - You can contact us by fax at 305-442-1956 RE: eBanking

- In Person - You may visit us in person at any one of our branches.

- Postal Mail - You can write to us at:

International Finance Bank
REF: IFBeBanking
Attn: Your Account Representative
777 S.W. 37th Avenue, Suite 700
Miami, Florida 33135

Consent to Electronic Delivery of Notices - You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the International Finance Bank - IFBeBanking website or by email. Your continued use of IFBeBanking following any modifications to this Agreement shall be considered your conclusive agreed to any modified terms and conditions. You agree to notify us immediately of any change in your email address.