



Dear Cash Management User:

TIB Bank is working toward integrating all former Riverside Bank of the Gulf Coast accounts into TIB systems, including Internet Banking, during the weekend of **June 26-29, 2009**. This integration will affect your ability to access Internet Banking during that 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, June 26th at 1:00 PM EST until no later than Monday, June 29th.

Important things to keep in mind:

- **URL:** You will need to access via our website at www.tibbank.com
- **Security Challenge Questions:** You will be prompted to select your three security questions again. Please select and answer these questions.
- **Online Banking ID <first ID>:** You will be assigned a new Internet Banking ID. The first five digits of your new ID will change to 92352; the remaining 7 digits of your current ID will remain the same. Example, if your User ID was 611000000001; your new ID with TIB Bank will be 923520000001. If you have established a personal User ID (Alias) you can continue to use it.
- **Online Banking PIN:** Your initial or temporary Internet 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.
- **Cash Management ID <second ID>:** Your individual user ID will remain the same.
- **Cash Management PIN:** Your individual PIN will remain the same.
- **Bill Payment Payees:** Your current list of payees and recurring transactions will be available on the new system.
- **Personal Options:** Under this tab you will have the ability to change your Internet Banking ID, Internet Banking PIN, and your email address.

To assist you during this upgrade, you can go to our website at www.tibbank.com/rbgc to view and download both the Internet 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.

Sincerely,

Michael D. Carrigan
President & CEO