



Online Banking User Guide

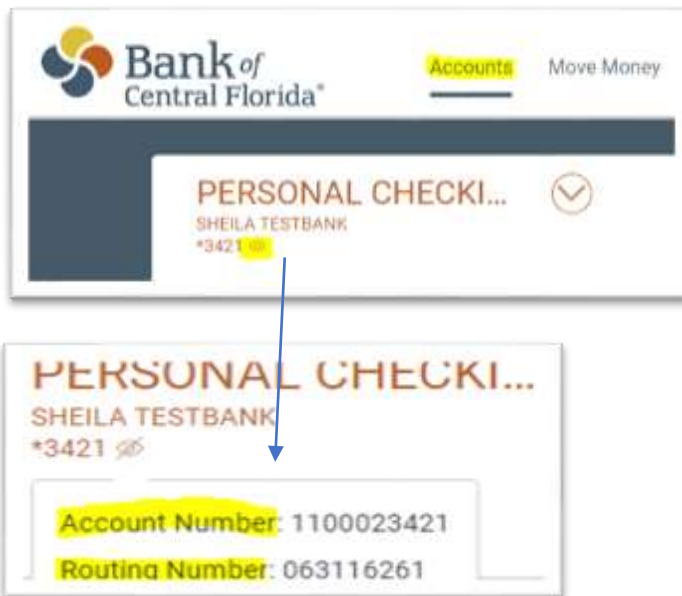
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Viewing Full Account Number and ABA Routing Number

- Click the **Accounts** tab and select the desired account. Next, click the ‘eye’ icon to display the full account number and routing number.



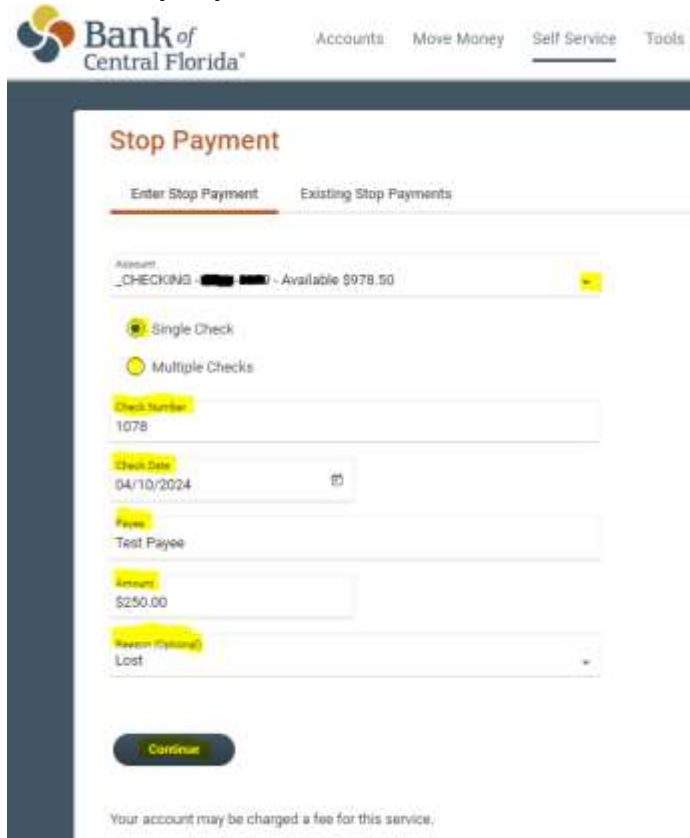
Stop Payments

- You have the ability to place a stop payment on a single check or multiple checks and view active stop payments. *Please note that you may incur a fee for this service.*

1. Enter a Stop Payment

- Click **Self Service> Stop Payment> Enter Stop Payment** from the menu options. Select the account that the check is drawn from and enter in the additional check details. *If you do not

know the Payee, you can enter “unknown” in the field.* Click Continue:



The screenshot shows the 'Stop Payment' page with the 'Enter Stop Payment' tab selected. The account is '_CHECKING - [REDACTED] - Available \$978.50'. The form includes the following fields:

- Single Check** (selected) / **Multiple Checks**
- Check Number:** 1078
- Check Date:** 04/10/2024
- Payee:** Test Payee
- Amount:** \$250.00
- Reason (Optional):** Lost

A 'Continue' button is at the bottom. A note states: 'Your account may be charged a fee for this service.'

2. View Active Stop Payments

- Click **Self Service > Stop Payment > Existing Stop Payment** from the menu options. If you have any active stop payment items, they will be displayed here. Select an account to view records. In this example, there are no active stop payments for this account:



The screenshot shows the 'Stop Payment' page with the 'Existing Stop Payments' tab selected. The account is '_CHECKING - [REDACTED] - Available \$978.50'. The page displays 'No Records Available'.

Selecting Account Alerts and Service Alerts Preferences

- To receive notifications of your account activity in real time, you can customize your alerts and elect to receive via email or text message.

1. Setting up Mobile Phone number to Receive SMS Text Alerts

- If you would like to receive any alerts via text messages, please follow the steps below.
- Click on the **Self Service > Alerts > Account Alerts** menu option. If you do not see a Mobile Phone on record, click on the “Go to Mobile Banking” hyperlink:

Alerts

Account Alerts
Service Alerts

Here is a list of available alerts and your current settings. You can add a new alert and change or delete an existing alert.

[Hide Contact Information](#)

Contact Information

Primary Email: CHARITY.FRANKE@BANKOFCENTRALFLORIDA.COM

Secondary Email: None on Record

Alert Quiet Time: None on Record + Add

Mobile Phone: None on Record Go to Mobile Banking

- Next, click the “Activate Now” hyperlink:

Mobile Management

[Frequently Asked Questions](#) | [Close Mobile Banking](#)

Welcome to Intelligent Mobile Banking

My enrolled mobile devices:

(863) 409-9893

Last Updated: Tue, Jan 9, 2024 02:20 PM CST

Text Banking: [Activate Now](#)

[Change text banking phone number or carrier](#)
[Disable this mobile device](#)
[Remove this mobile device](#)

[Get Activation Code](#)

ADD TEXT BANKING

Text Banking

Use text messaging (SMS) to:

- Get account balances
- View recent transaction history
- Send HELP to 79680 for more information, send STOP to 79680 to opt-out
- One text message per query. Message and Data rates may apply
- For support, call 866-211-1512

Mobile Banking

You can enroll directly in mobile banking from the downloaded mobile app. To change a phone number enrolled in Mobile Banking, uninstall and reinstall the app and then re-enroll in the app with the new phone number. Click the following link from your mobile device to download the application, or search Intelligent Mobile Banking in your device's app store.

- Get account balances
- View recent transaction history
- Pay bills

- Follow the directions provided. You will receive a text message. Enter and reply to the text message with the activation code shown on the screen.

Mobile Management

Welcome to Intelligent Mobile Banking

[Frequently Asked Questions](#) | [Close Mobile Banking](#)

My enrolled mobile devices: ADD TEXT BANKING

Activation Instructions

Your Activation Code is: 333167 Expires: Tue, Mar 19, 2024 02:51 PM CDT

[Print Activation Instructions](#)

You have successfully enrolled (863) 409-9893 for Text Banking!

To start, you'll need to activate Text Banking on your mobile device. Activation ensures a secure association with your device. It's easy, just follow these steps:

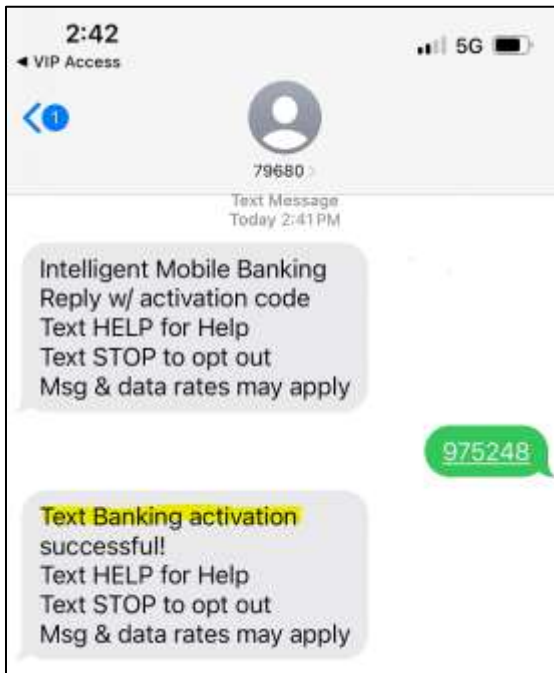
- 1 Get text banking message.**

If you are activating Text Banking, a text (SMS) message will be sent to: (863) 409-9893 from 79680. 79680 is the SMS code for Bank of Central Florida.

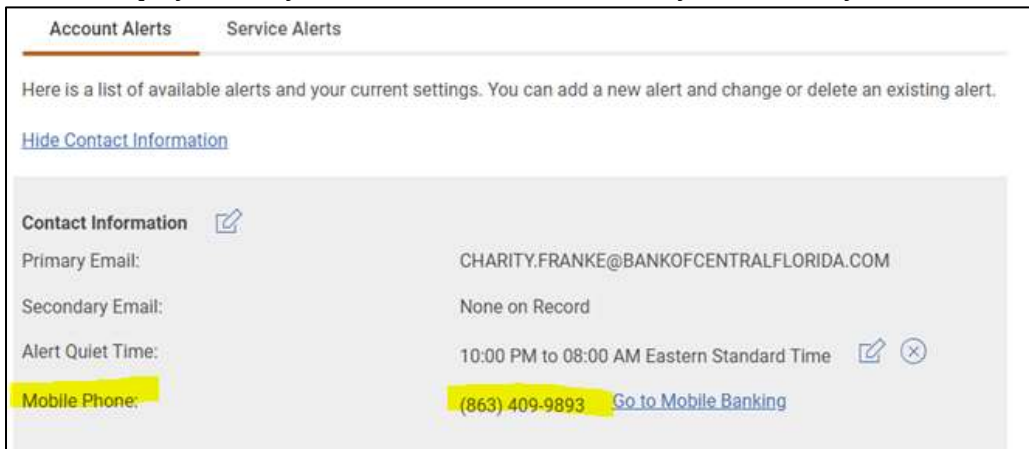
 - If you have not received the message in 10 minutes, or if you are re-activating Text Banking on this phone, send us your activation code by SMS to 79680. Reply **HELP** to 79680 for Help, **STOP** to 79680 to opt-out. Message and Data rates may apply. One text message per query.
 - If (863) 409-9893 is not your phone number, please go to <https://www.bankofcentralflorida.com> to edit or change your phone number.
- 2 Reply with activation code.**

To complete Text Banking activation, reply to this message with your Activation Code: 333167 Please be certain to only enter the 6 digit code in your reply. Your activation code will expire Tue, Mar 19, 2024 02:51 PM CDT. If you try to activate after this time, you'll need to obtain another activation code from <https://www.bankofcentralflorida.com>.

- You will receive a response confirming the activation was successful.



- Now, on the **Self Service> Alerts> Account Alerts** menu, your mobile phone on record will now be displayed, and you can choose text as a delivery method for your alerts as desired:



2. Account Alerts

- Click the **Self Service> Alerts> Account Alerts** menu option. *These alerts are for account transaction activity.* Select the Account you wish to set alerts. Click the edit button for each alert type you wish to set up preferences to make your selections:

Alerts

Account Alerts Service Alerts

Here is a list of available alerts and your current settings. You can add a new alert and change or delete

[Show Contact Information](#)

Accounts
_CHECKING - [REDACTED] - Available \$978.50

Account Transfer Alerts No Alerts Enabled

Balance Alerts No Alerts Enabled

- Move the toggle button to Yes for each alert you wish to enable, and select parameters for delivery:

Account Alerts Service Alerts

Here is a list of available alerts and your current settings. You can add a new alert and change or delete

[Show Contact Information](#)

Accounts
_CHECKING - [REDACTED] - Available \$978.50

Account Transfer Alerts

Daily or Weekly Transfer Summary

Yes

Frequency

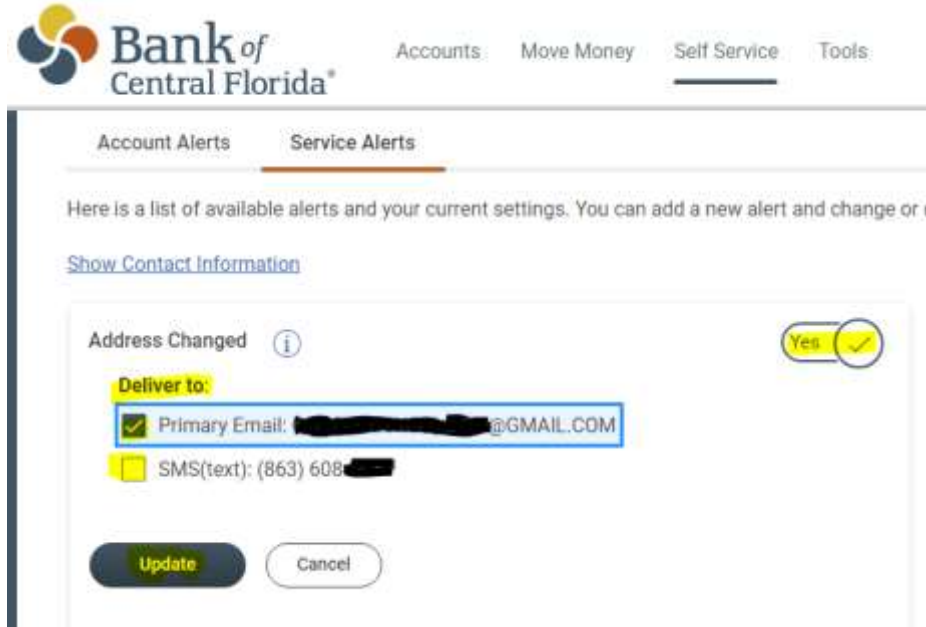
Deliver to:

Primary Email: [REDACTED]@GMAIL.COM

SMS(text): (863) 608-[REDACTED]

3. Service Alerts

- Click the **Self Service > Alerts > Service Alerts** menu option. *These alerts will inform you of profile change activity.* Click the edit button for each alert type you wish to set up preferences to make your selections. Then click Update. ****Note, that some alerts are mandatory. If you do not see a Yes/No toggle button, this means that the alert is mandatory and cannot be turned off. ****
- Optional Example:



The screenshot shows the Bank of Central Florida website's "Service Alerts" page. The navigation bar includes "Accounts", "Move Money", "Self Service", and "Tools". The "Service Alerts" section is active, showing a list of alerts. One alert, "Address Changed", is highlighted. It has a "Yes" toggle button set to "Yes". Under "Deliver to:", there are two options: "Primary Email" (checked) and "SMS(text)" (unchecked). The "Update" button is highlighted in yellow.


- Mandatory Example:





Alerts

[Account Alerts](#) [Service Alerts](#)

Here is a list of available alerts and your current settings. You can add a new alert and change or delete

[Show Contact Information](#)

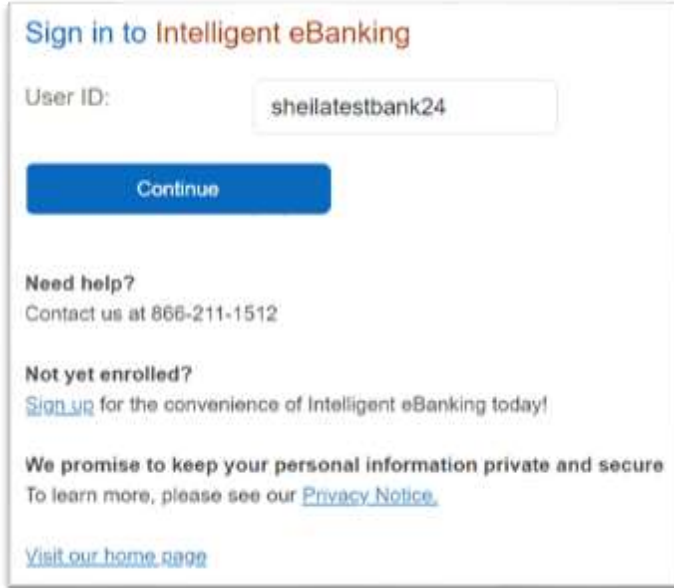
Address Changed	1 of 1 Alerts Enabled	<input checked="" type="checkbox"/> Alert On	
-----------------	-----------------------	--	---

Email Address Changed 		
Deliver to:		
<input checked="" type="checkbox"/>	Primary Email:	 @GMAIL.COM
<input type="checkbox"/>	SMS(text):	(863) 608- 
<input type="button" value="Update"/>		<input type="button" value="Cancel"/>

[Password and Username Changes and Resets](#)

1. [Forgot My Password - Reset](#)

- You must know your username in order to self-reset. Enter your username and click Continue:



Sign in to Intelligent eBanking

User ID:

[Continue](#)

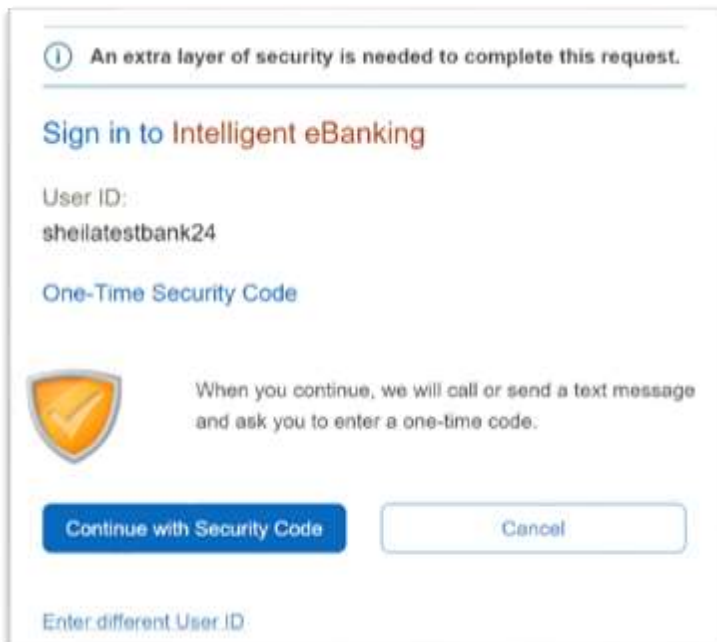
Need help?
Contact us at 866-211-1512

Not yet enrolled?
[Sign up](#) for the convenience of Intelligent eBanking today!

We promise to keep your personal information private and secure
To learn more, please see our [Privacy Notice](#).

[Visit our home page](#)

- On the next screen, click “Forgot your password?”
- Click Continue with Security Code. You will then receive a call or text message with a one time security code.




i An extra layer of security is needed to complete this request.

Sign in to Intelligent eBanking

User ID:
shellatestbank24

One-Time Security Code

 When you continue, we will call or send a text message and ask you to enter a one-time code.

[Continue with Security Code](#) [Cancel](#)

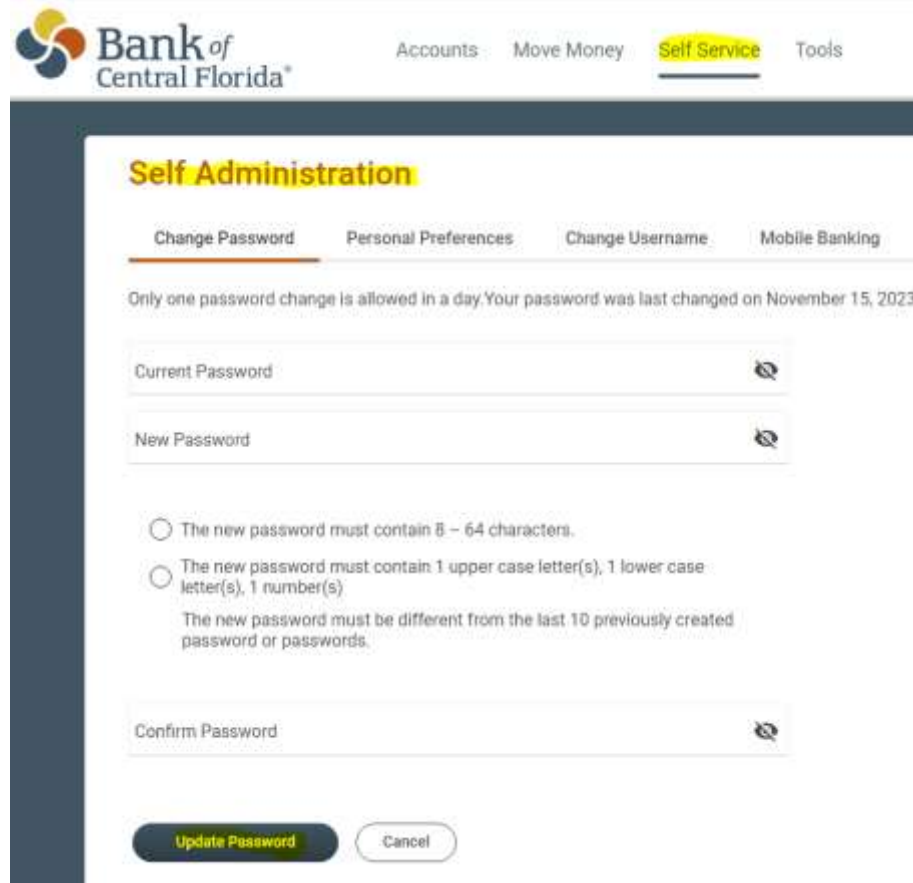
[Enter different User ID](#)

- Once you are validated properly, you are prompted to create a new password. (*Note: you cannot repeat the last 10 passwords.)

2. Change My Password

- You have the option to change your password any time you choose. Click the **Self Service> Self Administration> Change Password** menu option. Enter your current password, new

password, confirm password, and then click Update Password.

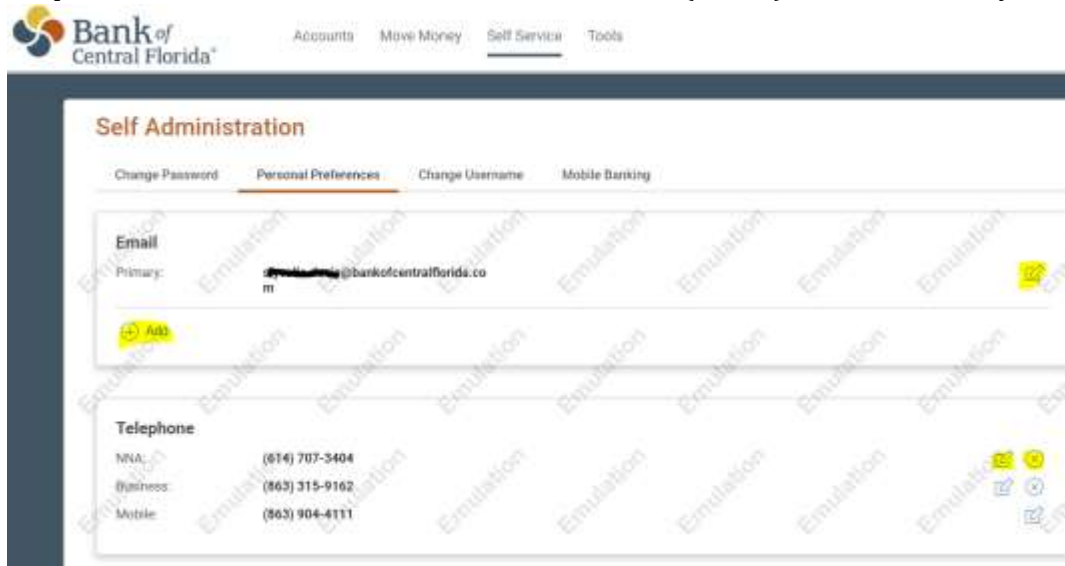


The screenshot shows the 'Self Administration' section of the Bank of Central Florida website. The 'Change Password' option is selected. A message states: 'Only one password change is allowed in a day. Your password was last changed on November 15, 2023'. There are three input fields: 'Current Password', 'New Password', and 'Confirm Password', each with a toggle icon. Below the 'New Password' field, there are two radio button options for password requirements: 'The new password must contain 8 - 64 characters.' and 'The new password must contain 1 upper case letter(s), 1 lower case letter(s), 1 number(s)'. A note below these options states: 'The new password must be different from the last 10 previously created password or passwords.' At the bottom, there are two buttons: 'Update Password' and 'Cancel'.

3. Update My Contact Information

- Click the **Self Service > Self Administration > Personal Preferences** menu option. Here, you can add another email address, update your primary email address, and update

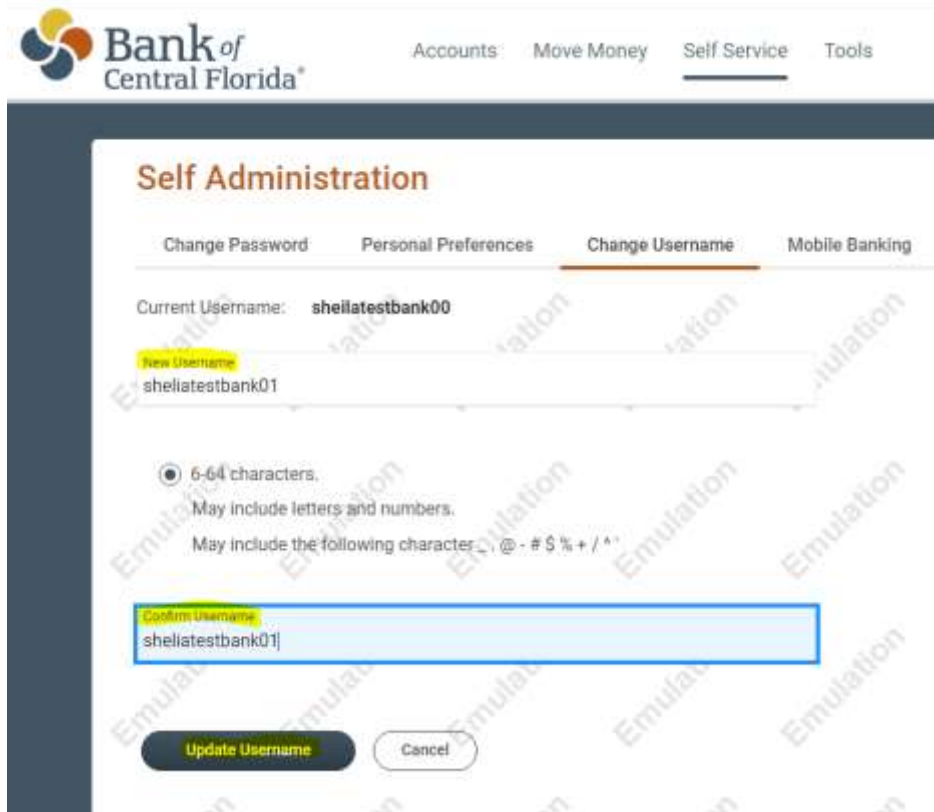
telephone numbers as desired. Use the Edit, Add, an X (Delete) buttons to modify.



The screenshot shows the 'Self Administration' page with the 'Personal Preferences' tab selected. Under the 'Email' section, the primary email is 'sheilatestbank00@bankofcentralflorida.com'. There is an 'Add' button. Under the 'Telephone' section, there are three entries: NNA: (614) 707-3404, Business: (863) 315-9162, and Mobile: (863) 904-4111. Each entry has edit, add, and delete icons.

4. Change My Username

- Click the **Self Service> Self Administration> Change Username** menu option. Enter New Username and Confirm Username. Click Update Username:

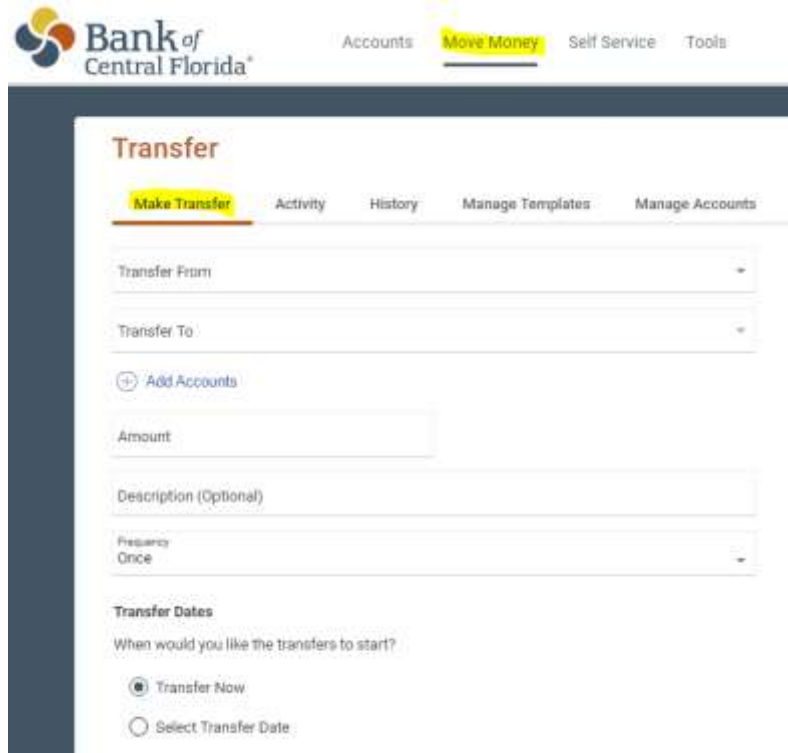


The screenshot shows the 'Self Administration' page with the 'Change Username' tab selected. The 'Current Username' is 'sheilatestbank00'. The 'New Username' field contains 'sheilatestbank01'. Below the field, there are instructions: '6-64 characters. May include letters and numbers. May include the following character: _ , @ - # \$ % + / ^ *'. A 'Confirm Username' field also contains 'sheilatestbank01'. At the bottom, there are 'Update Username' and 'Cancel' buttons.

Moving and Transferring Money

1. Transfers between BoCF Accounts

- To make transfers between my accounts at Bank of Central Florida, use the **Move Money> Transfer> Make Transfer** menu option. You can schedule a one time transfer, or a recurring transfer.
- Here, you can also see transfer activity, history, and set up transfer templates.



Bank of Central Florida

Accounts **Move Money** Self Service Tools

Transfer

Make Transfer Activity History Manage Templates Manage Accounts

Transfer From

Transfer To

+ Add Accounts

Amount

Description (Optional)

Frequency
Once

Transfer Dates
When would you like the transfers to start?

Transfer Now
 Select Transfer Date

2. Transfers to an Outside Bank Account

- External Transfers can be set up through **Move Money> Transfer> Make Transfer** menu option. To set up a new account relationship, click on +Add Accounts, fill out the required information on the screen, and click Continue to establish that new connection.

Transfer

[Make Transfer](#) [Activity](#) [History](#) [Manage Templates](#) [Manage Accounts](#)

Transfer From

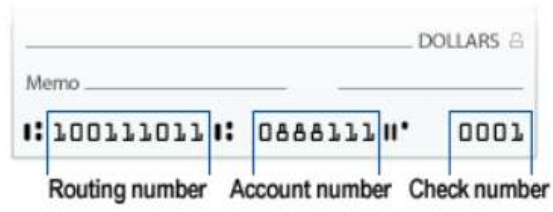
Transfer To

[+ Add Accounts](#)

Transfer

[Make Transfer](#) [Activity](#) [History](#) [Manage Templates](#) [Manage Accounts](#)

Add an External Account



- Account Type
- Checking
 - Savings

- Business Account
- Yes
 - No

Routing Number

Account Number

Financial Institution

- Account Relationship
- Owner
 - Non-owner (transfer funds to this account)

Owner's Name

Account Name


[Continue](#) [Cancel](#)

- Then next screen will prompt you to verify the information is correct. Then click Submit.

Transfer

Make Transfer Activity History Manage Templates **Manage Accounts**

Add an External Account

 **Almost done. Please confirm the details below.**

Portfolio: ██████████
Account Type: Checking
Business Account: No
Routing Number: 267084131
Account Number: ██████████
Financial Institution: JPMorgan Chase Bank, N.A.
Account Relationship: Owner
Owner's Name: ██████████
Account Name: Chase Checking

Verify Account

By submitting this request you are authorizing us to verify the external transfer account information you have provided. This is done by processing small test deposit and withdrawal transactions to the external account within the next few business days. You must confirm those transactions once they are posted to your account using the Manage Accounts screen.

One-Time Security Code



For your protection, this request has been selected for an additional security step.

When you continue, we will call or send a text message and ask you to enter a one-time code. [Learn more](#)

Submit

Edit

Cancel

- Next, you will select how you would like to receive a one time security code. Make your selection and click Continue:

One-Time Security Code ✕

We need to call or send a text message to complete this process.

Phone:

XXX-XXX-0135

XXX-XXX-0135

Text:

Send a text to a mobile phone on record.

Continue Cancel

The listed phone numbers are those currently on record with us. For security purposes, you must select one to complete this request. If this information is outdated, you can contact us to have it changed. 866-211-1512 x.

- If you select phone call, you will receive a call to authenticate.
- If you select text message, you will be prompted to enter the mobile number you have on file with Bank of Central Florida. Click Continue:

One-Time Security Code ✕

Enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By Clicking on "Continue", you agree to the [Terms of Use](#). Standard text message rates apply. You may contact your wireless carrier for details.

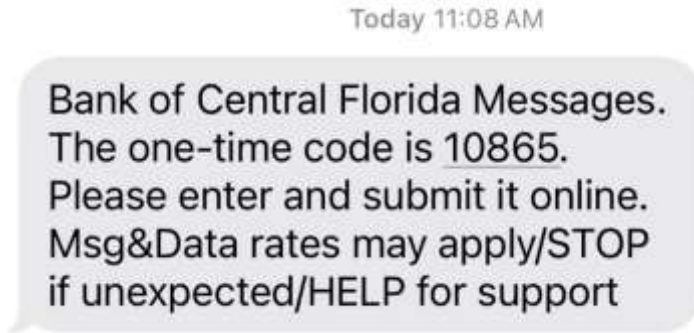
US/Canada

International

Mobile Phone Number
863|

Continue Cancel

- You will then receive a text message with a passcode you will enter on the next screen. Click Submit:



One-Time Security Code ✕

We have sent a text message with a one-time security code to XXX-XXX-0135. Once you receive the message, enter the security code and click "Submit".

Please note that text messages can take a few minutes to be received.

Security Code

.....|

Submit
Cancel

If you have not received a text message from us, you can wait for it or you can cancel and try again.

If you continue to have difficulty, you can contact us. 866-211-1512 x

- You will next see a message that the request is Pending Verification:

Transfer

[Make Transfer](#) [Activity](#) [History](#) [Manage Templates](#) [Manage Accounts](#)

We have received your request to add "Chase Checking" account. Within the next few business days, this account will be confirmed for use. You may be required to complete the verification process. If the status is Active, no further action is required. If there is a Verify link next to the account, click the link to complete the verification process.

[Add Accounts](#)

External

Account Name	Number	Status
Chase Checking (Checking)	*0223	Pending Verification ...

- An email will be sent confirming your request has been generated:



- Within the next few business days, a small funds transfer will take place and deposit to the external account (Example):

Date	Description	Type	Amount	Balance
Jun 04, 2024	Bank of Central ACCTVERIFY [redacted] WEB ID: [redacted] 6261	ACH debit	-\$1.08	\$3,886.87 >
	Bank of Central ACCTVERIFY [redacted] WEB ID: [redacted] 6261	ACH credit	\$0.41	\$3,887.95 >
	Bank of Central ACCTVERIFY [redacted] WEB ID: [redacted] 6261	ACH credit	\$0.67	\$3,887.54 >

- Log back into FLEX, and select Move Money> Deposit Transfers> Manage Accounts. Click on the three dots to select Verify:

Deposit Transfers

Make Transfer Activity History Manage Templates Manage Accounts

[Add Accounts](#)

External

Account Name	Number	Status
Chase Checking (Checking)	*0223	Pending Verification

Verify

Delete

- Enter the amounts of the two micro deposits from your external account and click Submit:

Deposit Transfers

Make Transfer Activity History Manage Templates Manage Accounts

Verify External Account

Test transactions were sent to this external transfer account. To verify the external account, enter the amounts of the test transactions that were processed.

Enter the amount of each test deposit. For example, for a test transaction of six cents, enter 06. The amounts can be entered in any order.

Deposit One:

\$0.

Deposit Two:

\$0.

- You will then receive a confirmation message you can now make transfers to your external account.

Deposit Transfers

Make Transfer Activity History Manage Templates Manage Accounts

The test transaction information was verified and the external account setup process is complete. You can now make a transfer using this account.

[Add Accounts](#)

External

Account Name	Number	Status
Chase Checking (Checking)	*0223	Confirmed

- To confirm, you can navigate back to the Make Transfer tab and see the account listed in the drop down menu:

Deposit Transfers

[Make Transfer](#) [Activity](#) [History](#) [Manage Templates](#) [Manage Accounts](#)

Transfer From

- SAVINGS-4501 - Available \$163.91
- CHECKING-1672 - Available \$357.00
- SAVINGS-8961 - Available \$465.31

External-Chase Checking

3. Transfers - Manage Templates

- Click the **Move Money > Transfer > Manage Templates** menu option
- A template is a saved set of transfer details that can be used instead of manually selecting transfer details each time. Example: If you transfer between one checking to another frequently, you can set up a template as follows. (*Dollar amount can be left blank to be entered for each transfer if the amount will vary.)

Transfer

[Make Transfer](#) [Activity](#) [History](#) [Manage Templates](#) [Manage Accounts](#)

Transfer From
PERSONAL CHECKING-3421 - Available \$31.04

Transfer To
PERSONAL CHECKING-9568 - Available \$0.00

+ Add Accounts

Amount
\$15.00

Description
as needed, for reimbursement of gas

Transaction History and Reports

1. View Transaction History

- To view history up to the prior 90 days, use **Accounts> Detail**, and select the account for which you want to view transactions.
- There is also a search option to return specific results.

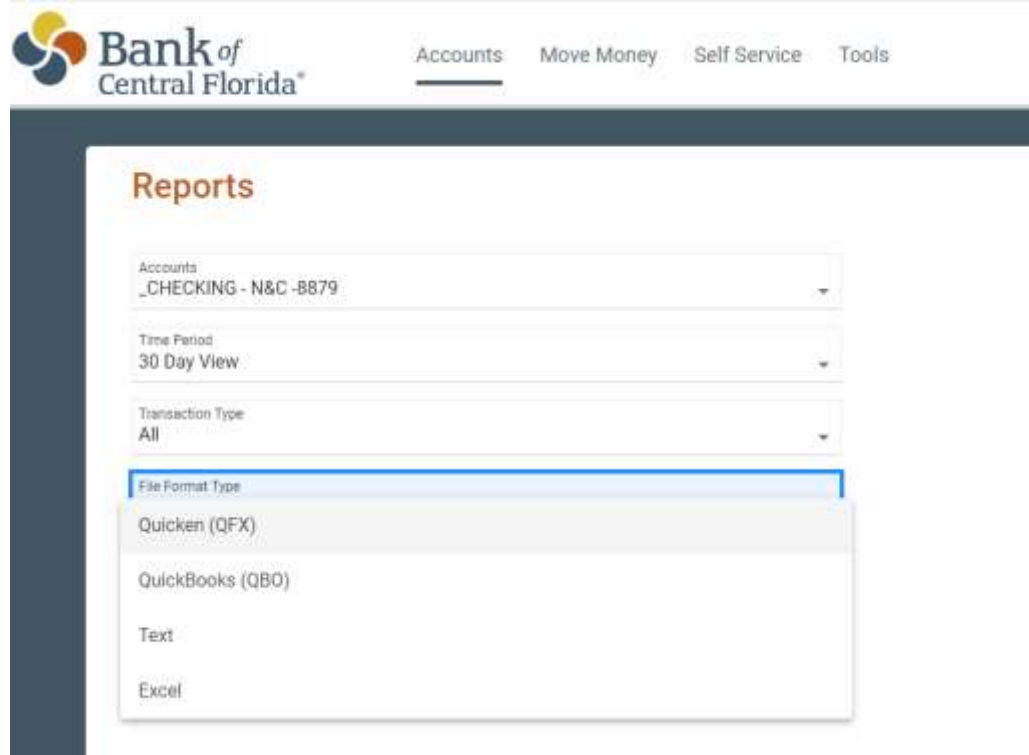
The screenshot shows the Bank of Central Florida website interface. At the top, there's a navigation bar with 'Accounts', 'Move Money', 'Self Service', and 'Tools'. Below that, the account name 'PERSONAL CHECKING' is displayed along with the account holder's name 'SHEILA TESTBANK' and ID '*9421'. The available balance is shown as '\$26.01'. There are links for 'Show Account Summary', 'Transfer', and 'Documents'. The page is divided into 'Pending Transactions' (No Records Available) and 'Posted Transactions'. A table lists the following transactions:

Date	Description	Withdrawal/Deposit	Balance
03/14/2024	ACCOUNT DEBIT FEDNOW TEST TRANS 03/11/24	-\$5.00	\$26.01
03/12/2024	TRANSFER DEBIT TRANSFER TO DEPOSIT ACCOUNT 04700038065	-\$1.00	\$31.04

2. Export Transaction History for Quicken, QuickBooks, Text, or Excel

- To view history up to the past 90 days use **Accounts> Reports**.
- Select the desired criteria and click Download. You can select file format options of Quicken (QFX), QuickBooks (QBO), Text, or Excel. Then click Download. Once the download has completed, you can save the report to the location of your choosing, and load it into the

appropriate program as desired.



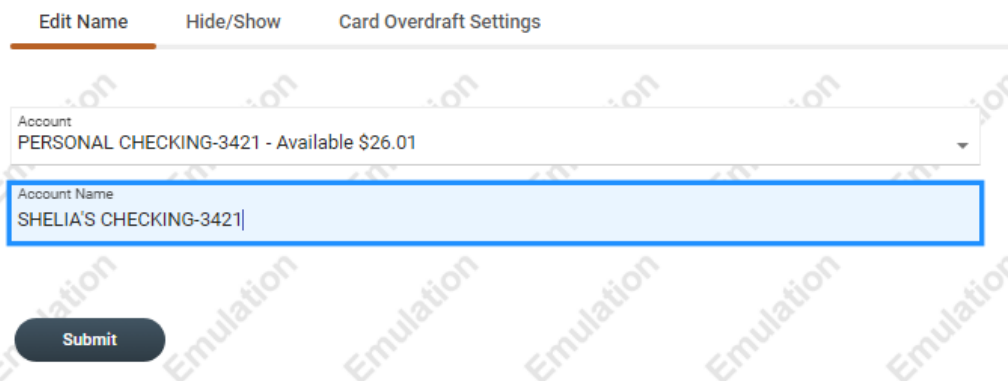
The screenshot shows the 'Reports' section of the Bank of Central Florida website. It features a navigation bar with 'Accounts', 'Move Money', 'Self Service', and 'Tools'. The 'Accounts' menu is selected. Below the navigation bar, there are several dropdown menus: 'Accounts' (set to '_CHECKING - N&C -8879'), 'Time Period' (set to '30 Day View'), 'Transaction Type' (set to 'All'), and 'File Format Type'. The 'File Format Type' dropdown is open, showing options: 'Quicken (QFX)', 'QuickBooks (QBO)', 'Text', and 'Excel'.

Customize Accounts

1. Creating Account Nicknames/ Renaming Account Titles

- Click **Self Service**> **Customize Accounts**> **Edit Name** menu option. Select the account you wish to update and type over existing text and rename as desired. Click Submit to update:

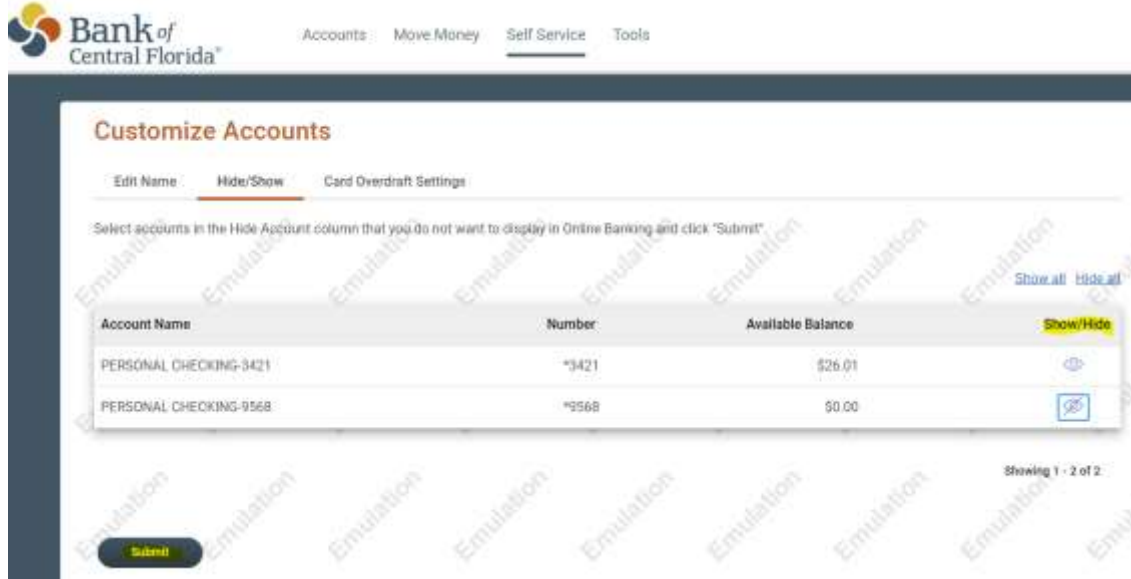
Customize Accounts



The screenshot shows the 'Customize Accounts' page. It has three tabs: 'Edit Name', 'Hide/Show', and 'Card Overdraft Settings'. The 'Edit Name' tab is active. Below the tabs, there is a dropdown menu for 'Account' set to 'PERSONAL CHECKING-3421 - Available \$26.01'. Below that is a text input field for 'Account Name' containing 'SHELIA'S CHECKING-3421|'. At the bottom left, there is a 'Submit' button.

2. Hiding and Showing Accounts Preferences

- To modify which of your accounts will be displayed in FLEX online banking, click **Self Service > Customize Accounts > Hide/Show** menu option.
- Click on the 'eye' icon for each account to hide show. If the 'eye' icon has a slash through it, this indicates the account is hidden. Click Submit to update preferences.

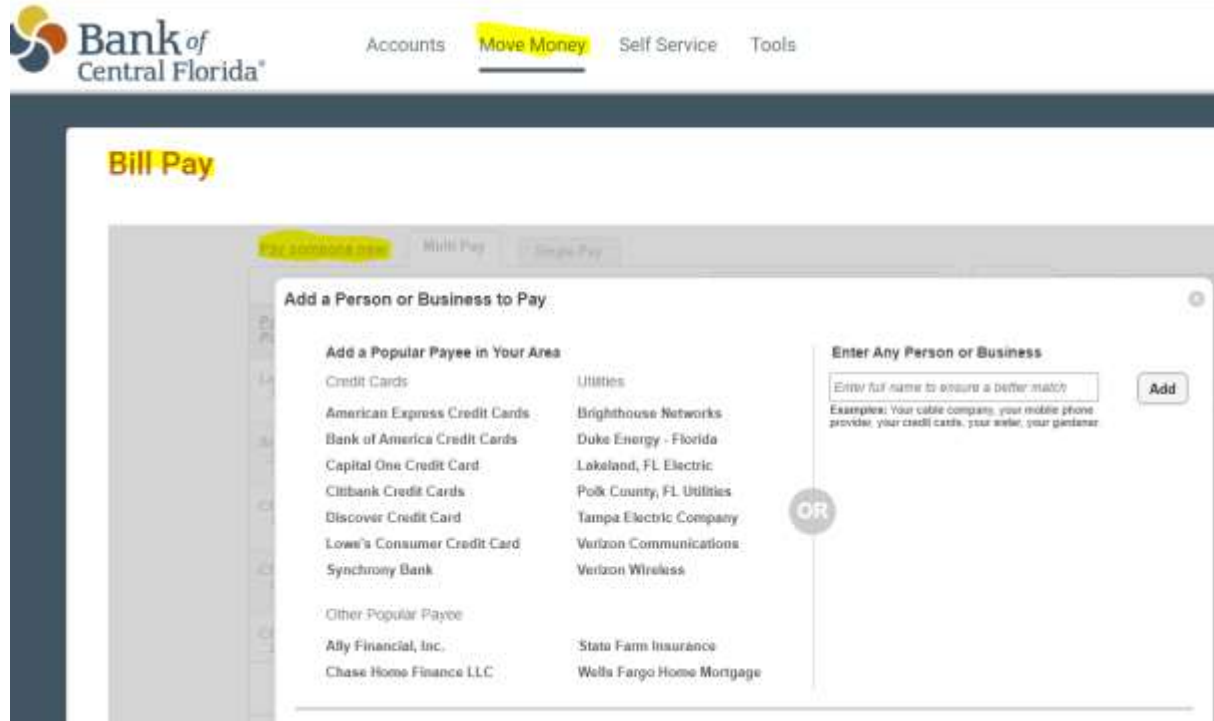


- Once your selections have been made, you can click back to the **Accounts** menu to see your updates have been completed.

Bill Pay

1. Set up a new Payee

- Click the **Move Money> Bill Pay> Pay someone new** menu option. Select from the popular payee list or add in any person or business as desired.



2. Schedule Multiple Payments

- Click the **Move Money> Bill Pay> Multi Pay** menu option. Enter in the \$ Amount of payment and desired Send On date for each payment you wish to send. Then click Confirm all payments.

Bill Pay

Pay someone new **Multi Pay** Single Pay

View: All Find a payee

Pay To Pay From	Coming Due ↓	Last Scheduled	\$ Amount	Send On
Lakeland, FL Electric - -7074	27 days on 05/15/24	\$356.55 on 04/15/24		04/19/24 Deliver by: 04/23
American Airlines Master - -3681				04/19/24 Deliver by: 04/25
Charles Schwab - -7432				04/15/24 Deliver by: 04/25
Charles Schwab - -9220				04/19/24 Deliver by: 04/25
Charles Schwab - -9476				04/19/24 Deliver by: 04/25
Total				

Clear **Confirm all payments**

Activity History Resources

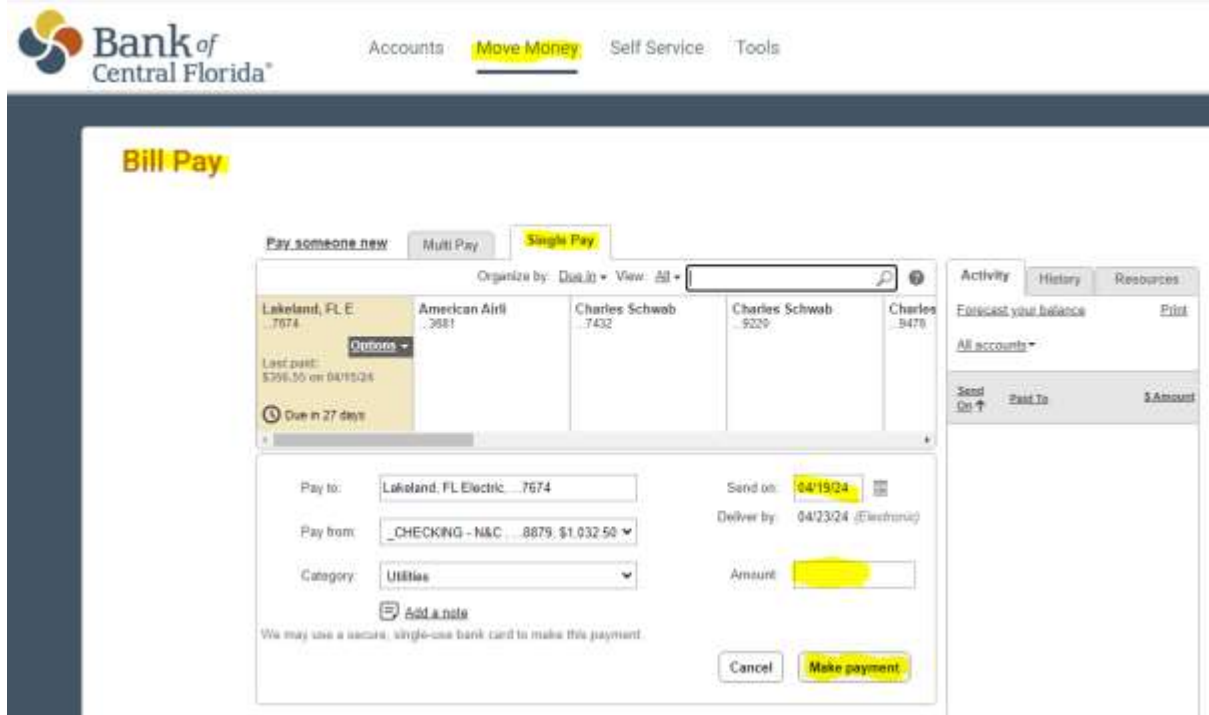
Forecast your balance Print

All accounts

Send On ↑	Pay To	\$ Amount
-----------	--------	-----------

3. Schedule a Single Payment

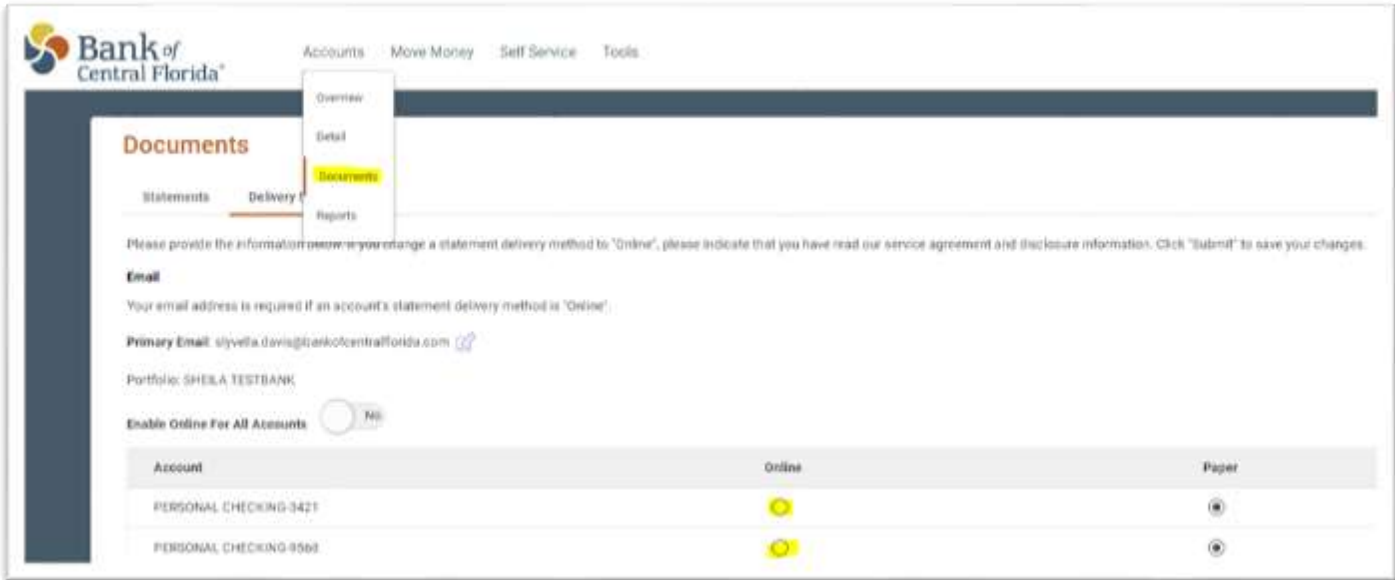
- Click the **Move Money> Bill Pay> Single Pay** menu option. Select the desired payee. Enter in the \$ Amount of payment and desired Send On date. Then click Make payment.



Statements and Delivery Settings

1. Select Statement Delivery Settings

- In order to view your statements online, you must have your delivery settings set to Online.
- Click **Accounts> Documents> Delivery Settings** menu option, and ensure all accounts you wish to view statements online have the Online radio button selected:



- You will need to verify that you have ability to view PDF documents by following the below steps.
- Click the PDF Reader hyperlink:



- Look under the symbol or go to where your Downloads get stored if the code doesn't pop up right away.



- Once you open the download, you will see a code like the one below. Enter the code to Confirm PDF ACCESS. Then you will View Electronic Consent and agree to terms by clicking the box and hit Submit.

PDF access confirmation code: **159372486**

Confirm PDF Access

If you are changing a delivery method to Online, you must be able to view documents in a PDF format. Click [PDF Reader](#)

Code
159372486

To view statements online in PDF format, you will need Adobe Reader software 6.0 or higher. If you don't have Adobe

Service Agreement and Disclosure Information

View Electronic Consent

For each account that you have specified the "Online" delivery method, a paper copy of the document will no longer be produced. We ask that you read our Electronic Statement and Disclosure information and select the following box to indicate that you agree to the terms of use.

I have read and agree to the terms of the Agreement

Submit

Cancel

- You are now set to access Electronic Statements, and your paper mailings will be discontinued for the selected accounts.

2. [Viewing Account Statements](#)

- Once you have completed the Delivery Settings steps above, click on **Accounts> Documents> Statements**.

[Contact Us Options](#)

- Send us a secure message with your question and receive a response within 1 business day, contact one of our offices during our business, or locate phone numbers for Debit Card Services.

1. [Secure Messaging](#)

- Click on Self Service> Secure Messaging> Compose from the menu options.
- Make your selections, enter your question, attach a file (optional, if applicable), and click Send. You can also view Incoming, Sent, and Archived messages here:

Secure Messaging

Compose Incoming Sent Archived Contact Information Service Requests

Message Topic
General Questions

Account
_CHECKING - ██████████

Subject
Test Question

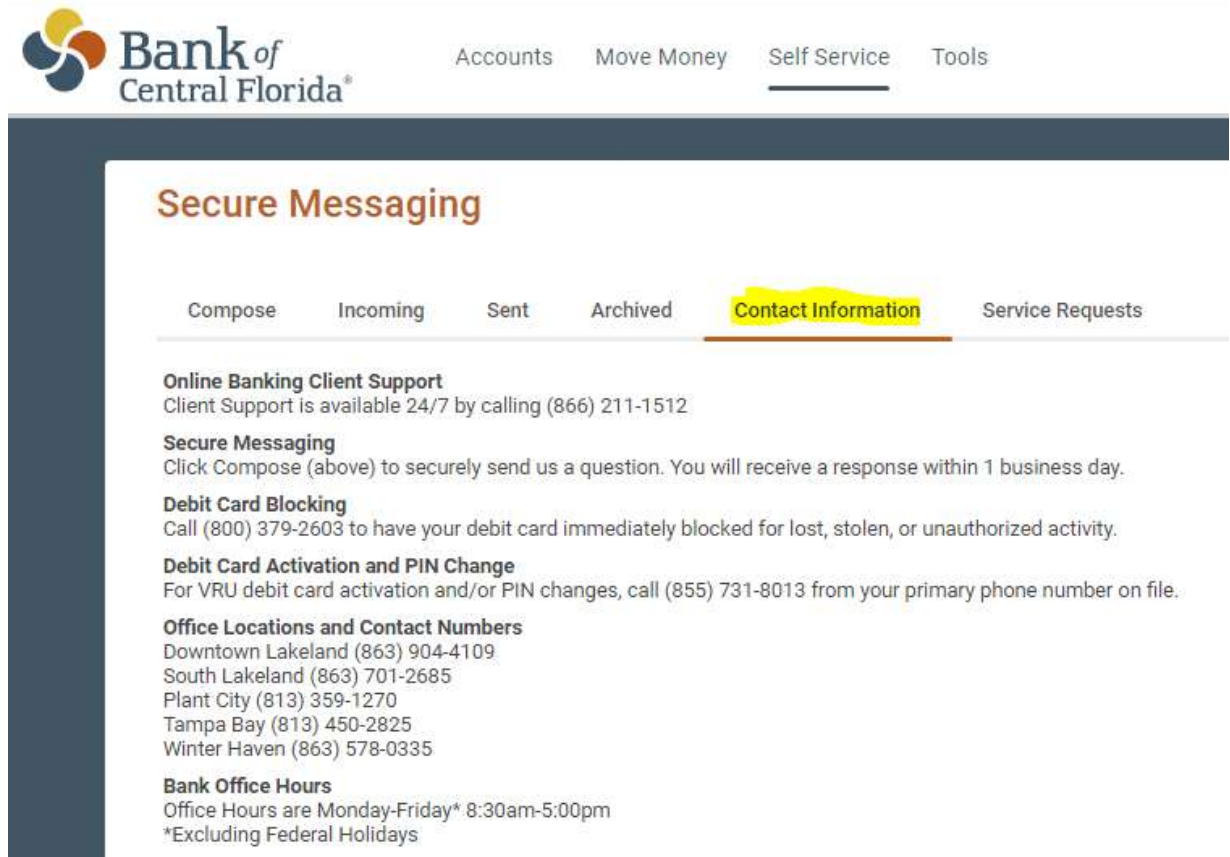
Message
I would like to submit a test question|

Attach File

Send Cancel

2. [Contact Information Menu](#)

- Click **Self Service**> **Secure Messaging**> **Contact Information** to locate contact information options:



The screenshot shows the Bank of Central Florida website's Self Service menu. The navigation bar includes 'Accounts', 'Move Money', 'Self Service' (which is underlined), and 'Tools'. The 'Secure Messaging' section is active, with a sub-menu containing 'Compose', 'Incoming', 'Sent', 'Archived', 'Contact Information' (highlighted in yellow), and 'Service Requests'. Below this, several service options are listed with their respective phone numbers and descriptions.

Bank of Central Florida Accounts Move Money Self Service Tools

Secure Messaging

Compose Incoming Sent Archived **Contact Information** Service Requests

Online Banking Client Support
Client Support is available 24/7 by calling (866) 211-1512

Secure Messaging
Click Compose (above) to securely send us a question. You will receive a response within 1 business day.

Debit Card Blocking
Call (800) 379-2603 to have your debit card immediately blocked for lost, stolen, or unauthorized activity.

Debit Card Activation and PIN Change
For VRU debit card activation and/or PIN changes, call (855) 731-8013 from your primary phone number on file.

Office Locations and Contact Numbers
Downtown Lakeland (863) 904-4109
South Lakeland (863) 701-2685
Plant City (813) 359-1270
Tampa Bay (813) 450-2825
Winter Haven (863) 578-0335

Bank Office Hours
Office Hours are Monday-Friday* 8:30am-5:00pm
*Excluding Federal Holidays