

**UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT NOTICE**  
**FOR OUR COMMERCIAL ACCOUNT CUSTOMERS**

The Unlawful Internet Gambling Enforcement Act (UIGEA), signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling. The Department of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful Internet gambling means to “place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made”.

As a customer of Legacy Bank of Florida, transactions restricted by the UIGEA are prohibited from being processed through a commercial account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic funds transfers, checks or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.