

March 11, 2020

Name
Address
City, State Zip

Dear Customer:

Beginning April 4, 2020, the final conversion of your Community Bank & Trust account(s) to MIDFLORIDA will take place. Following conversion, you'll have access to 65 branch locations and hundreds of ATMs (*including Publix Presto!*) throughout Florida as well as additional products and services. (*If you haven't already elected to become a member/shareholder, there's still time. Visit www.midflorida.com/cbt-member for more details on how to accept membership and get your \$5.*)

For reference, enclosed are disclosures on the MIDFLORIDA products you will have following conversion as well as the terms and conditions, fee schedule and privacy policy. During this conversion process, **we have worked to reduce, remove and waive fees while maintaining account access and services** to make this transition a seamless process.

Here are a few important highlights:

- **Account Number** – With a few exceptions, your account number will not change. (*If your account is an exception and your number must be altered, you will be contacted separately.*) To access your accounts, just provide a government-issued photo ID.
- **Checks, Debit Cards, ACH Payments and Deposits** – Checks, debit cards, ACH payments/deposits will continue to work through conversion and after. *Note: Transaction based debit card alerts will stop at 7 pm on Friday, April 3. After conversion, debit card controls and alerts can be reinstated by electing to enroll in MIDFLORIDA's free Online Banking platform.*
- **Account Statements** – Two conversion-related statements will be generated. A statement from CB&T/MIDFLORIDA will be mailed to all account holders, regardless of statement delivery preference. This statement will reflect account activity from your last statement drop through April 3. Your first statement from MIDFLORIDA will reflect activity from April 4 through your normal April statement drop date. While your statement delivery method will be carried over, you will have to log in and agree to the eStatement/eNotice disclosures to turn off the receipt of paper statements. *Note: MIDFLORIDA checking/savings account statements include activity for savings, checking, certificates and consumer loan activity as well as check images.*
- **eNotices** – Following conversion, if you have online banking and accept the eStatement/eNotice disclosure, you will be enrolled to receive electronic notices for events like overdraft, late payment or certificate renewals. eNotices can be found in the same location as your statement within your access to MIDFLORIDA's Premier Online Banking platform (*fee waived*).
- **Account Dividends** – For dividend-earning checking and savings accounts, accrued dividends through April 3 will be credited by CB&T/MIDFLORIDA and will be included on your final CB&T/MIDFLORIDA statement. Dividends earned from April 4 through month end will be credited by MIDFLORIDA. Going forward, **dividends earned on any checking or savings account will be compounded and paid at the end of each month.** Dividends for certificates will be paid at the same interval and method as previously outlined in your account terms.

- **Certificates** – Certificates will automatically transfer over to MIDFLORIDA with the same rate and term. At certificate maturity, a notice will be delivered to you using the same method as outlined for your statement delivery. This notice will provide your certificate renewal options and allow you up to seven (7) days to contact us.
- **Business & Consumer Loans** – All loans will transfer over to MIDFLORIDA with the same rate and term. Loan payments via automatic transfer or ACH will continue to post without interruption. Business loan billing statements will be generated and mailed at your normal statement date. *Note: all closed-end consumer loan (i.e. car loans) activity will be included on your monthly savings/checking account statement which eliminates the need for transaction receipts.*
- **Business Credit Cards** – Your card should arrive on or around March 13, and you may begin using it April 1. Businesses will have two options to check card activity or make payments—MIDFLORIDA's Premier Online Banking or our 360Control portal. We will attempt to contact you prior to conversion to determine which platform is most beneficial for you. Additionally, you can contact our Card Services department after conversion to discuss your options.
- **Direct Touch** – Following conversion, you'll have access to MIDFLORIDA's phone banking system which provides 24/7 access to account information such as balances, account history, transfers and more. For initial access, call to speak to a Help Desk employee at toll free (866) 913-3733 beginning Sunday afternoon, April 5.
- **Online Banking/Mobile App/Text Banking** – Online access will be limited over conversion weekend. A separate communication will be sent to existing Online Banking users regarding access to MIDFLORIDA's Premier Online Banking.

Friday, April 3		Sunday, April 5	Monday, April 6
After 8 am No Bill Pay changes can be made. Scheduled payments will still continue to post.	After 10 pm Access to CB&T online banking platform, mobile banking application and text banking will no longer be available.	Access to MIDFLORIDA's Premier Online Banking, mobile banking and text banking will be available at some point during the day.	Mid-morning Bill pay access will be restored. Payees and payments can be established or edited.

If you have questions during conversion, please contact our Help Desk:

- Call our Help Desk at (877) 727-1ASK or (866) 913-3733
- Email Help Desk at HelpDesk@midflorida.com

Conversion Weekend Help Desk Hours

Friday, April 3 7 am – 8 pm	Saturday, April 4 7 am – 10 pm	Sunday, April 5 7 am – 10 pm
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*Follow us on Twitter, Facebook and
midflorida.com/CBT for up-to-date information.*

We look forward to continuing to serve your financial needs now and in the future.

Sincerely,

Christopher David
Chief Operations Officer