

November 7, 2019

Name  
Address  
City St Zip

## New Name . . . Same Faces

Dear Member,

**Welcome to MIDFLORIDA!** We're excited to share that we have received regulatory approval to proceed with the merger! You will soon be able to access MIDFLORIDA's 65 branches, auto lending at 400 automobile dealerships and hundreds of free MIDFLORIDA and Publix ATMs.

While there will be a lot of exciting changes in the coming months (new signs, additional services, extended drive thru hours, full-service Saturday hours and more), **one thing will remain the same—all of your favorite Community Bank & Trust employees will be at the same branches providing the same excellent service!**

The merging of the assets of Community Bank & Trust of Florida and MIDFLORIDA Credit Union will take place on November 8, 2019. **However, the conversion of your account(s) to MIDFLORIDA's computer system will not occur until April 4, 2020.** Until then, you will need to continue to use the existing Community Bank & Trust offices (now MIDFLORIDA Credit Union) for your primary financial transactions and account access.

**You will not need to do anything to convert your account(s) to MIDFLORIDA.** Your Community Bank & Trust checks, debit card, credit card, and direct deposit/ACH electronic payments will continue to function, even after the account conversion. Also, your online banking information will transfer over and your bills, payments and history will be available immediately following conversion.

**To celebrate, we are offering these specials:**

<b>3.00% APY 5 Year Certificate<sup>*1</sup></b>  \$10,000 minimum	<b>Extreme Yield Savings Account 1.50% APY <sup>*2</sup></b> \$25,000 minimum	<b>Extreme Business Savings Account 1.50% APY<sup>*3</sup></b> \$50,000 minimum
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If you have any questions about the merger:

- Stop by or call your local Community Bank & Trust (now MIDFLORIDA Credit Union) branch.
- Call MIDFLORIDA's Help Desk using the toll-free merger hotline, (877) 727-1ASK.
- Or, visit the cbtfl.com website and click on "Merger News."

It's our desire to make this conversion a positive experience for you. Please don't hesitate to contact me personally at kevinjones@midflorida.com if you have any issues or concerns.

Sincerely,

**D. Kevin Jones**  
CEO

**Hugh Dailey**  
Market President, North Central Florida

*See back for product disclosures*

\*Offers valid as of November 1, 2019 and may be cancelled at any time without notice. Eligibility requirements apply. No institutional funds. Contact employees for further information on fees and terms.

1. 3.00% APY (Annual Percentage Yield) is effective as of November 1, 2019 and is based on the assumption that the funds will remain in the certificate until maturity. Penalties apply for withdrawal of funds before maturity. \$2,000,000 maximum.
2. Extreme Yield is a tiered product. 1.50% APY currently applies to all tiers regardless of balance. Rates may change after the account is opened, without notice. APY shown is accurate as of November 1, 2019. Fees may reduce earnings.
3. Extreme Business Savings is a tiered product. 1.50% APY currently applies to all tiers regardless of balance. Rates may change after the account is opened, without notice. APY shown is accurate as of November 1, 2019. Fees may reduce earnings.