

March 20, 2020

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](http://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 and privacy policy. During the conversion planning, **we have worked to match your new account to what you had with CB&T. In fact, if you have an analyzed account, it's even better since any excess earnings credit (after offsetting fees) will be credited to your account.**

Here are a few important highlights:

- **Account Number** – Your account number will not change and you will not need to update the routing number used with electronic payments.
- **Checks, Debit Cards and Deposits** – Checks, debit cards and deposits will continue to work through conversion and after.
- **ACH and Wire Transfers** – ACH deposits and payments (payroll, vendor payments, etc), as well as wire transfers, will continue to post to your account. All payees and payment templates will move over so you won't have to set them up again, and your file upload process within our Premier Online Banking will match your current method. *Note: fee will be waived for Premier Online Banking.*
- **Account Statements** – Two conversion-related statements will be generated in April. 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 the end of month. 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.*

If you have Analyzed Checking, your analysis statement for the month of March will be mailed and available to you online mid-April which follows your normal delivery timing for this statement type.

- **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.
- **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 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.
- **Business Credit Cards** – If you haven't received it yet, your new card should arrive soon 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, or you can contact our Card Services department after conversion, to determine which platform is most beneficial for you.
- **Digital Deposit** – Digital Deposit will remain available to you within MIDFLORIDA's Premier Online Banking, and we will be contacting you soon to update your remote deposit capture software.
- **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. However, it's worth noting that your login information and entitlements will remain the same after conversion.

Friday, April 3			Sunday, April 5	Monday, April 6
<b>After 8 am</b> No Bill Pay changes can be made.  Scheduled payments will still continue to post.	<b>After 4 pm</b> Digital Deposit will no longer be accessible.	<b>After 10 pm</b> 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.	<b>Mid-morning</b> Bill pay access will be restored. Payees and payments can be established or edited.

For questions during conversion, please contact our Corporate Treasury & Cash Management Department:

- Call (352) 291-5995 during normal business hours
- Email [TreasuryManagement@midflorida.com](mailto:TreasuryManagement@midflorida.com)

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

Sincerely,

**Christopher David**  
Chief Operations Officer

*Follow us on Twitter, Facebook and  
[midflorida.com/CBT](https://midflorida.com/CBT) for up-to-date information.*