



NOTES OF INTEREST

COMMUNITY BANK & TRUST OF FLORIDA

A Newsletter For Our Customers And Shareholders • Volume 20 • Number 3 • July 2018

PREZ SEZ



Economic Growth & Prosperity

Florida is currently the third most populous state in the country. Only California and Texas have more residents.

Most experts expect Florida's population to grow by 450,000 in 2018. According to the US Census Bureau, Florida now has 59 cities with 50,000 or more people.

Our economy in North Central Florida has been stimulated by population growth. The major tax overhaul has also enhanced our growth. New jobs are created as the economy grows and the housing demand has caused an increase in construction activity. The new jobs have reduced our local and state unemployment rates to near full employment. This prosperous period has helped many Floridians get back to work and purchase new automobiles and homes.

There are lots of good things happening as a result of the renewed growth in Florida. However, growth comes along with a cost. When you increase the population of Florida by over 1,000 new residents every day, you must realize that the size of our state stays the same. Therefore, more people means more traffic. More Schools, more hospitals and more public services are needed.

Smart growth in Florida is a must! After all, we want to keep Florida a great place to live.

Sincerely,

Hugh F. Dailey,
President

Tee Time For Tots

On Saturday, April 21st, Community Bank & Trust of Florida hosted their 15th annual Tee Time For Tots Golf Tournament at Candler Hills Golf Club. 100 golfers participated to help raise \$28,000 for the Homeless Children and Youth Programs of the Alachua, Marion and Sumter County Schools.





Mobile Banking

There are many reasons why people don't want to use mobile banking: They don't see the need for it; they may be happy with their current setup; or the most common reason we hear is security concerns. Here are some reasons why you should consider using mobile banking and how it may make your life a bit easier.

Convenience – The Fed found that people didn't consider using mobile banking because they thought their needs were already being met. However, mobile banking can make it significantly easier to check balances, transfer money, deposit checks and can allow you to receive text or email alerts on transactions to help prevent fraudulent activity.

Depositing Checks – The mobile check deposit feature is a quick, easy and secure way to deposit checks without having to go to the bank or ATM. Simply take a photo of your check with your smart phone through our mobile app.

Security – If security is a concern for not using mobile banking, then it should instead be a reason you use it. We take extensive security measures to make sure that our mobile banking is secure and safe. Our mobile app uses the same security functions and processes as our website. It will also automatically log you out if you leave the app so that no one has access to your information if you lose your phone. Mobile banking can be intimidating and may cause some concerns, but that shouldn't hinder you from giving mobile banking a try. It's a safe technology that can help make your banking easier. If you're ready to give mobile banking a chance, download our app on Google Play or on iTunes app store, or visit our website at www.cbttl.com for more information.



COMMUNITY CORNER

March of Dimes Walk

On Saturday, April, 28th, CBTFL employees and family members participated in the annual March for Babies event in Ocala. Community Bank & Trust of Florida raised \$6,250.00 for the March of Dimes this year.

Fast Pay

Community Bank & Trust of Florida now offers its customers a quick, easy and secure way to make payments. Fast Pay provides a user-friendly experience, enabling consumers to send money directly to anyone via an account number, email address or mobile phone number regardless of where they bank in the US. For more information on Fast Pay visit www.cbttl.com



Online Loan Applications

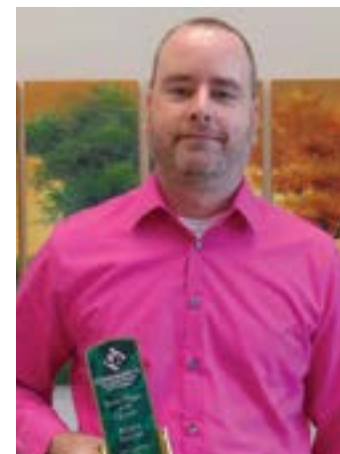
Did you know that there is no need for you to come into one of our offices to fill out a loan application? You can apply for a personal loan from virtually anywhere, anytime. Community Bank & Trust of Florida's online loan application will allow you to apply 24 hours a day, 7 days a week for Home Equity Lines of Credit and loans for cars, recreational vehicles and other personal loans. Just log on to our website at www.CBTFL.com

Volunteer Of The Quarter



Erin Buss, VP/Commercial Loan Officer, was chosen as the Volunteer of the 1st Quarter for 2018. She was chosen for her donation of personal time to numerous organizations including the Salvation Army, Marion Senior Services and the United Way where she participates on several committees. Congratulations Erin.

Team Player Of The Quarter



Bryan Storlie, VP/Chief Technology Officer, was awarded the Team Player of the 1st Quarter for 2018. Bryan was chosen for his willingness to go over and above his day to day assignments to work on a special project for a bank client. His nomination said "Bryan worked hard the last few months on this special project that ultimately made our client happy and made the bank look good." Congratulations Bryan.



Community Bank & Trust of Florida celebrated its 20th anniversary this past April. Each bank office celebrated by hosting several events with customers.



Meet Our Newest Wealth Management Team Member

Community Bank began offering wealth management services to its customers over 15 years ago, and it has been a great success story ever since. The Wealth Management Group is comprised of 11 dedicated individuals who pride themselves on providing a comprehensive range of wealth management services with superior client focus. Our clients



John Cervellera
Portfolio Manager

have access to traditional brokerage and insurance products and services, as well as a wide array fiduciary services. Through Community Bank's Trust Powers, we offer personal trust services, estate settlement services, life and wealth planning, and portfolio management.

As the only locally owned bank with such a broad array of wealth management services, it's not surprising that

we have attracted many new clients who have been looking for an alternative to the very large firms, which have continued to reduce their local presence in favor of consolidation. Our Wealth Management Group has grown to over \$250 million in assets under management.

And with growth comes the need to expand our team in order to maintain the same high level of service. Therefore, we are pleased to introduce our latest team member, John Cervellera. John recently joined our Trust Department as a Portfolio Manager to work with VP/ Senior Portfolio Manager Monty Ertle. John has a Bachelor's Degree in Finance from the University of Central Florida, and previously served as a Financial Advisor. He has also earned his Chartered Retirement Planning Counselor (CRPC) designation.

We invite you to stop by and meet John Cervellera or give him a call at (352) 861-4156.

Investments are NOT FDIC insured; NOT deposits, obligations of, or guaranteed by any bank; and may lose value.

Score board As of March 31, 2018

Assets	\$699 million
Deposits	\$640 million
Loans	\$290 million
Employees	135

New Employees

- Heidy Serrano – Sr. Service Specialist
- John Cervellera – Trust Portfolio Manager
- Jody Curry – Sr. Service Specialist
- Ralph Bradburn – Courier & Service Support
- Kelsey Torres – Service Specialist

Promotions

- Brittany Mills – Personal Banker
- Becky Dumbaugh – AVP/Retail Operations Officer; Veronica Ramroop – AVP/Banking Office Manager

Ocala

- 1. Main Office
352-369-1000
1603 S.W. 19th Ave. (across from Target)
- 2. Golden Hills Office
352-671-1363
6850 N. U.S. Hwy. 27
- 3. East Office
352-671-3002
1520 E. Silver Springs Blvd.
- 4. North Office
352-351-5208
7139 N. U.S. Hwy. 441
- 5. Heath Brook Office
352-854-7898
5450 S.W. College Rd.

Gainesville

- 6. Oaks Office
352-331-1063
6120 NW 1st Place (next to the Oaks Mall)
- 7. Stadium Club Office
352-313-4900
1800 W. University Ave. Suite 130

Bellevue

- 8. Bellevue Office
352-291-5990
10131 S.E. U.S. Hwy. 441

Summerfield

- 9. Spruce Creek Office
352-350-2903
11220 SE 179th Place (Spruce Creek Plaza)

The Villages

- 10. The Villages Office
352-259-3070
2285 Parr Drive (CR 466)
- 11. Pinellas Plaza Office
352-674-5200
2535 Burnsed Blvd. (CR 466A)

