

PERSONAL PRODUCTS

Community Bank and Trust of Florida
P.O. Box 1570
Ocala, FL 34478

Welcome to Community Bank and Trust of Florida. The following disclosures are included in this document:

PERSONAL PRODUCTS AND SERVICES - TRUTH IN SAVINGS DISCLOSURE

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

PRIVACY POLICY

This disclosure contains information about our privacy practices.

CLASSIC VALUE CHECKING

A non - interest bearing checking account that offers unlimited check writing at no charge.

Limitations: You must deposit \$50.00 to open this account.

CLASSIC CHECKING

An interest bearing checking that features unlimited check writing for one low monthly fee. Check images included in the monthly statement at no charge. Your first order of Classic Checking wallet style checks is complimentary.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A monthly maintenance fee of \$5.00 will be charged each statement cycle.

CLASSIC WORKPLACE CHECKING

An interest bearing checking designed for employees and owners of our business customers. Check images included with monthly statement at no charge. Your first order of Classic Workplace Checking wallet style checks is complimentary.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

PREMIER CHECKING

A interest bearing checking offering unlimited check writing. Free check images with statements, free cashier's checks, free standard size safe deposit box rental, and free non-duplicate Premier style checks.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A maintenance fee of \$18.00 will be charged each month. Avoid a monthly maintenance fee by maintaining a minimum daily balance of \$10,000 in the account each day or a minimum daily balance of \$25,000 in related savings, money market account, or certificate of deposit accounts.

PRIME MONEY MARKET

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: \$12.00 monthly maintenance fee if the balance falls below \$2,500.00 any day of the cycle. An excessive withdrawal fee of \$12.00 per item will be imposed if more than six (6) transfers from your account during your statement cycle are by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties.



MINOR FIRST CLASS SAVINGS

Florida Uniform Transfers to Minor Act account for minors up to 21 years of age opened by an adult custodian.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: An excessive withdrawal fee of \$2.00 will be charged for each teller withdrawal in excess of two each month.



FIRST CLASS SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance fee of \$5.00 will be imposed every month if the balance in the account falls below \$500.00 any day of the month. An excessive withdrawal fee of \$2.00 will be charged for each teller withdrawal in excess of two each month.



FIRST CLASS SAVINGS IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. Deposits permitted up to the annual contribution amounts for Individual Retirement Accounts. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance fee of \$7.50 will be imposed every month if the balance in the account falls below \$500.00 any day of the month. The monthly maintenance fee will be waived if you have set-up an automatic deposit transfer from another account with us. An excessive withdrawal fee of \$2.00 will be charged for each teller withdrawal in excess of two each month.



90 DAY CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 90 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 days of interest on amount subject to penalty. This account will automatically renew. You will have 7 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

180 DAY CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 180 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

1 YEAR CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1 year. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

2 YEAR CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 2 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest on amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

28 MONTH RATE PROTECTION CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account one time during the original term if the current published 28 month certificate of deposit rate is higher (if the 28 month certificate of deposit is discontinued you may choose your rate increase based on the current published 30 month certificate of deposit). To exercise your one time rate increase you must notify us in person. The new rate applies only to the remaining term of your CD. All other terms and conditions, including penalties for early withdrawal, remain the same. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$25,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 28 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn subject to penalty. We will use the rate in effect on the date of withdrawal. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

30 MONTH CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest on amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

3 YEAR CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

4 YEAR CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 4 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

5 YEAR CERTIFICATE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$3,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 5 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

180 DAY FIXED IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$4,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$4,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 180 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

1 YEAR FIXED IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$4,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$4,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1 year. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

2 YEAR FIXED IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$4,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$4,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 2 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest on amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

3 YEAR FIXED IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the original term of the certificate. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$4,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$4,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

OTHER ACCOUNT FEES

The following fees apply to Checking; Money Market; and Savings Accounts:

Fees Related to Overdrafts on Personal Accounts

Insufficient Funds Fee applies to overdrafts created by check, in-person withdrawal, ACH, recurring debit card transactions or other electronic means except ATM and one-time debit card transactions. Uncollected Funds Fee applies to overdrafts created by check, in-person withdrawal, ACH, recurring debit card transactions or other electronic means except ATM and one-time debit card transactions. ODS - Insufficient Funds Fee (Overdraft Service) applies to overdrafts created by check, in-person withdrawal, ACH, recurring debit card transactions or other electronic means except ATM and one-time debit card transactions:

\$35.00 per item

Dormant Account Fee

A Dormant Account fee will be charged each month to Savings & Money Market Accounts after 3 years without customer initiated activity. A Dormant Account fee will be charged each month to Checking Accounts after 2 years without customer initiated activity:

\$10.00

INDIVIDUAL RETIREMENT ACCOUNTS

You may put your IRA funds in the following accounts: First Class Savings IRA, 180 Day Fixed IRA, 1 Year Fixed IRA, 2 Year Fixed IRA and 3 Year Fixed IRA.

If you open an IRA, the account will be subject to the following fees:

IRA Regular Fees

Rollover Fee:
Transfer Fee:

\$25.00 At Withdrawal
\$25.00 At Withdrawal

MISCELLANEOUS FEES AND CHARGES

ATM and Debit Cards

Replacement card fee: \$7.50
PIN reissue: \$7.50

Cashier's Checks

Customer: \$6.50
Non Customer: \$20.00

Deposited Checks (or other item)

Returned Unpaid: \$7.50

Overdraft Protection Transfer

Per transfer: \$5.00

Balance Inquiry

Balance inquiry: \$1.00

Account Research

Research: \$20 per hour and \$2.00 per photocopy
Balancing assistance: \$15 per hour
Image copy: \$2.00
Duplicate check image: \$2.00
Duplicate statement: \$5.00
Duplicate notice: \$5.00

Account Verification Letter

Per letter: \$10.00

Photocopies

Per page: \$2.00

Lost Checkbook

Lost checkbook: \$15.00

Collections

Incoming collection: \$20.00
Outgoing collection: \$20.00
Foreign check deposited/cashed: \$45.00
Canadian check deposited/cashed: \$25.00
Foreign check returned unpaid: \$40.00
Canadian check returned unpaid: \$20.00

Fax Machine

Incoming: \$1.00
Outgoing: \$5.00

Night Depository

Tamper evident bags: Market price
Key (nonrefundable): \$2.00

Safe Deposit Rental

3 X 5: \$25.00
3 X 10: \$35.00
5 X 10: \$65.00
10 X 10: \$100.00

Wire Transfers

Incoming domestic: \$15.00
Outgoing domestic: \$25.00
Foreign: \$50.00

Stop Payments

per item: \$35.00

Check Printing

Fee dependent on style: Varies

Notary Services

Customers: complimentary
Non Customers: \$10.00

Mail Services

Returned mail per item: \$5.00
International mail per item: \$5.00

Tax Levy/Garnishment

Per occurrence: \$75.00

Deposit Adjustment

Per adjustment: \$5.00

Counter Documents

Counter documents: \$1.00

FACTS**WHAT DOES COMMUNITY BANK AND TRUST OF FLORIDA DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • credit history and employment information • account transactions and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community Bank and Trust of Florida chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Bank and Trust of Florida share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (352) 369-1000 or (888) 388-1007 or go to www.cbftfl.com
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What we do

<p>How does Community Bank and Trust of Florida protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Community Bank and Trust of Florida collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● open an account or apply for a loan ● make deposits or withdrawals from your account or give us your contact information ● provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Community Bank and Trust of Florida does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Community Bank and Trust of Florida does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Community Bank and Trust of Florida doesn't jointly market.</i>

Other important information

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