

RATE SCHEDULE

Community Bank and Trust of Florida
 Ocala Main Office
 P. O. Box 1570
 Ocala, FL 34478
 December 20, 2018

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Classic Checking ^b	\$ 100.00	\$ 1,500.00 ^c		
Daily Balances of:				
	\$1,500.00 and up		0.10%	0.10%
Classic Workplace Checking ^b	\$ 50.00	\$ 1,500.00 ^c		
Daily Balances of:				
	\$1,500.00 and up		0.10%	0.10%
Premier Checking ^b	\$ 100.00		0.15%	0.15%
Prime Money Market ^b	\$ 2,500.00			
Daily Balances of:				
	up to \$49,999.99		0.50%	0.50%
	\$50,000.00-299,999.99		0.65%	0.65%
	\$300,000.00-999,999.99		0.75%	0.75%
	\$1,000,000.00 and up		0.80%	0.80%
First Class Savings ^b	\$ 100.00			
Daily Balances of:				
	up to \$9,999.99		0.50%	0.50%
	\$10,000.00-24,999.99		0.55%	0.55%
	\$25,000.00-49,999.99		0.60%	0.60%
	\$50,000.00-299,999.99		0.65%	0.65%
	\$300,000.00-999,999.99		0.75%	0.75%
	\$1,000,000.00 and up		0.80%	0.80%
90 Day Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	0.70%	0.70%
180 Day Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	0.75%	0.75%
1 Year Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	0.85%	0.85%
2 Year Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	1.14%	1.15%
28 Month Rate Protection Certificate ^{a, b}	\$ 25,000.00	\$ 25,000.00 ^c	1.29%	1.30%
30 Month Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	1.34%	1.35%
3 Year Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	1.59%	1.60%
4 Year Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	1.98%	2.00%
5 Year Certificate ^a	\$ 3,000.00	\$ 3,000.00 ^c	2.32%	2.35%
180 Day Fixed IRA ^a	\$ 4,000.00	\$ 4,000.00 ^c	0.65%	0.65%
1 Year Fixed IRA ^a	\$ 4,000.00	\$ 4,000.00 ^c	0.75%	0.75%
2 Year Fixed IRA ^a	\$ 4,000.00	\$ 4,000.00 ^c	1.04%	1.05%
3 Year Fixed IRA ^a	\$ 4,000.00	\$ 4,000.00 ^c	1.49%	1.50%
14 Month Certificate ^a	\$ 25,000.00	\$ 25,000.00 ^c	2.08%	2.10%
21 Month Certificate ^a	\$ 25,000.00	\$ 25,000.00 ^c	2.32%	2.35%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.
 Interest Rates and Annual Percentage Yields are current as of 12-20-2018.
 For current rate information call (352) 369-1000.

Member
FDIC