



NOTES OF INTEREST

COMMUNITY BANK & TRUST OF FLORIDA

A Newsletter For Our Customers And Shareholders • Volume 20 • Number 4 • October 2018

PREZ SEZ



A Change of Seasons

Every Floridian is ready for a change of season. It has been a long, hot summer in Florida and cool fall weather is expected anytime. Along

with the cooler weather, November will also see our political season come to an end. Please cast your vote in November to choose the best leaders for our state and our country as we choose the next Governor and elect Florida's Senator to represent our interest in Washington, D.C. We all look forward to a respite from political advertisements which have dominated the media.

Fall brings another season to Florida as well. The annual migration of northerners and tourists who envy our warmer climate. During the first 6 months of 2018 over 65.5 million tourists visited Florida. This was a 5.9% increase over the first half of 2017.

Fall is also football season. We still have plenty of folks traveling the roads to attend sporting events year around. We may not enjoy "love bug season"; "hurricane season" or "political season", but they shall soon pass and we will start looking forward to cooler weather and the "holiday season".

Thank you again for your bank business.

Sincerely,

Hugh F. Dailey,
President

Need a Loan?

Community Bank & Trust of Florida is committed to helping our community grow and prosper. We continue to finance new projects for local businesses and provide financing for personal and residential needs throughout all 3 counties that we serve. Call or meet with one of our experienced commercial or residential bankers for more information on our business and personal loans.



Lance Livingston, of Livingston Spreader Service, LLC, shows off the equipment he financed through a CBTFI Business Express Loan.



John Roberts, VP, Commercial Loan Officer for CBTFI stands outside of the new North Florida Women's Center in Gainesville.



Samantha and William Shipwash and their two daughters stand in front of their new home that was financed by CBTFI.

WHERE BANKING IS PERSONAL®



Enhancements Coming to Online Banking

We have some great news to share! Community Bank & Trust of Florida is working on enhancing your online banking experience starting in December. The overall look and feel will be improved to make it easier to navigate and find what you need. We are also making multiple security enhancements to protect your information. A few key features are:

- A new Personal Financial Manager that helps you manage all of your financial accounts – including credit cards and accounts held at other institutions.
- Touch ID for the mobile app.
- Additional Bill Payment features specifically for business clients.
- Faster Account to Account “A2A” transfers.

Merchant Solutions – Smarter, Faster, Easier Payment Processing



Through our strategic partner Vantiv, we offer all the payment services you need to be successful.

Reduce risk

Help protect your business and your customers with advanced data security solutions.

Drive revenue

Boost your efficiency and fuel new growth with easy-to-use customized solutions.

Enjoy more value

Maximize your results with fair processing rates, expedited funding and a payment processing solution designed for your specific business.

- EMV/Chip card processing
- Credit and debit card acceptance
- Mobile payment acceptance
- Electronic check services
- Gift cards
- Data security programs
- eCommerce solutions
- Online reporting

Apple and Android Pay

Did you know you can enjoy all the benefits of your CBTFL Visa debit card using Apple Pay or Android Pay. Just add your CBTFL Visa debit card to your mobile wallet and use your compatible Apple or Android devices to pay for items at participating locations in the U.S. For more information on how to use this function, visit www.cbtfll.com. The following is a short list of local businesses that accept Apple and Android pay:

- Ace Hardware
- Best Buy
- Chic-Fil-A
- Circle K
- Dunkin Donuts
- Jersey Mikes Subs
- McDonald’s
- Office Depot
- Panera Bread
- PetSmart
- Starbucks
- Ulta
- Walgreens



- Recurring payments
- Electronic Benefit Transfer
- High-quality processing equipment
- Award-winning customer support, 24/7/365

Volunteer Of The Quarter



Kathy Chidester – AVP/ Residential Loan Officer, was chosen as the Volunteer of the 2nd Quarter of 2018. Kathy was chosen for her donation of personal time to numerous organizations including Horizon Academy, Wildwood Elementary and the Ocala Housing Authority where she taught 1st time homebuyer classes. Congratulations Kathy.

Team Player Of The Quarter



Jaime Jackson, Banking Office Manager Trainee, was awarded the Team Player of the 2nd Quarter for 2018. Jaime was chosen for her willingness to go above and beyond her day to day responsibilities. One of her nominations said “She is willing and able to do anything that needs to be done, with a smile and positive outlook, no matter what the challenge may be.

COMMUNITY CORNER

Stuff the Bus

Employees and customers of CBTFI participated in this year's Stuff the Bus campaign – which collects school supplies for the Marion County Homeless Children and Youth Program.



CBTFI Names Banking Office Manager for Belleview Office

Amy Cardinale joined Community Bank & Trust of Florida as Banking Office Manager for the Belleview Office located at 10131 SE US Hwy 441.

“Amy brings a wealth of banking experience to our team,” said Laura Schenck, Vice President and Market Manager for Community Bank & Trust of Florida. “She is passionate about her work and will do a great job leading our Belleview Office.”

Amy comes to Community Bank & Trust of Florida with 18 years of retail banking experience. In this role, she will oversee all of the day to day operations, sales and business development of the Belleview banking office.

Amy has worked at several banks in her career including M&T Bank where she started her banking career.



Community Bank & Trust of Florida Trust Administrator graduates from Florida Trust & Wealth Management School



Melissa Clark, Trust Administrator, recently graduated from the Florida Bankers Association Trust & Wealth Management School.

“Melissa is a very dedicated and valuable member of our trust team”, said Lee Ebanks, Vice President and Senior Trust Officer for Community Bank & Trust of Florida. “We congratulate her on this accomplishment.”

The Florida Trust & Wealth Management School is a nationally renowned three-year program that encompasses the world of trust and wealth management banking. The establishment, structure, purpose and general activities of a typical trust and wealth management department are discussed. The curriculum is designed to give students a well-rounded and practical understanding of the trust and wealth management industry. The school curriculum covers administration of estates and trusts, and offers specialized topics on pertinent issues affecting the trust and wealth management industry.

Melissa has been in trust and investment services for three years and in banking for over 18 years. Her primary responsibilities include trust and estate administration duties, daily operational duties, regulatory annual account reviews and prospect and client meetings.

One of Florida's oldest trade associations, the Florida Bankers Association (FBA) was established in 1888 to advocate on behalf of Florida banks and promote the banking industry in the state. The FBA proudly represents banks of all sizes and focuses. From the smallest community bank in the state to the largest national bank in the country, the FBA strives to provide each and every member the opportunity to thrive in today's economic environment.

The mission of the Florida Bankers Association (FBA) is to be the resource for Florida's bankers to influence State and Federal officials to maximize their ability to compete, serve customers and positively contribute to the economic well-being of Florida.



Security Article – The Dangers In Email

Email Phishing attacks are still the #1 method attackers use to gain access to corporate assets or personal information. Did you know that simply clicking a link or opening an attachment within an email could compromise your system(s) and expose your confidential information to unauthorized individuals? Below are some recommendations to help protect yourself and your organization from email related attacks.

Unknown Senders – Never open or reply to emails from someone you do not know or trust.

Unexpected Emails – Be very cautious while opening unexpected emails, even if it's from someone you know. Use extreme caution if email contains embedded links and/or attachments.

Embedded Email Links – Malicious links will attempt to download malicious software to your system. When clicking links, pay attention to any security and/or content warnings that may be presented.

Email Attachments – Malicious emails will often have a Microsoft Word or PDF document attached. Avoid opening these attachments, as they will attempt to disable all security and monitoring software you may have installed, followed by downloading malicious software. Again, pay attention to security and/or content warnings displayed.

Sensitive Information – Never send un-encrypted sensitive information via email. Once you click SEND, you no longer have control over content or who may gain access to it.

Email Groups – Encourage those sending you emails as part of group emails to utilize the Blind Carbon Copy (Bcc) feature of their email client. This will drastically reduce your exposure to email phishing attacks by hiding your email address from others in the group.

It is up to us to help protect ourselves, therefore apply the above tips and visit www.ftc.gov for information on the latest scams and tips for protecting your information.



Score board As of June 31, 2018	
Assets	\$703 million
Deposits	\$646 million
Loans	\$281 million
Employees	137

New Employees

- Amy Cardinale – Banking Office Manager
- Lorie Mueller – Sr. Personal Banker
- Brianna Thomas – Service Specialist
- Mary Hiles – Sr. Service Specialist
- Miranda Moore – Personal Banker
- Vickie Pfiffer – Service Specialist
- Brent Wiseman – Sr. Service Specialist
- Shelby Goff – Service Specialist
- Mariah Bland – Service Specialist
- Heather Shaffer – Service Specialist
- Brooke Moorman – Service Specialist

Promotions

- Heather Miller – Sr. Operations Assistant
- Bryan Storlie – SVP/Chief Technology Officer
- Jim Maguire – SVP/Credit Administrator
- Connie Reilly – Personal Banker

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)

