



NOTES OF INTEREST

COMMUNITY BANK & TRUST OF FLORIDA

A Newsletter For Our Customers And Shareholders • Volume 21 • Number 3 • July 2019

PREZ SEZ Patriotism

Patriotism is the love that people have for their country. The Fourth of July is the best time of year to spend time with your families enjoying summer activities together. Summer break is a great time to be a kid. I can remember when all of the kids in our neighborhood would look forward to fireworks and eating watermelon. Some of our fondest memories were created at the beach or local lakes where we would swim and water ski. Back then, we would all attend "God and Country Day" at Tuskawilla Park and attempt to climb the "greased pole" or catch a "greased pig". As children, we learned about veterans and heroes during numerous patriotic parades and ceremonies.

Today, words like patriotism, freedom and independence have complex meanings. It is important for us to understand that being patriotic means loving, supporting and defending one's country. Freedom means that we are free to make choices and respect the choices that others make, regardless of what we think of them. In a free country, it is ok to be different and believe different things. Independence means that you can choose things by yourself, right or wrong.

Our children and their children will define our legacies. It's important for them to learn about this great country and all it stands for. America may not be perfect, but future generations will shape what's yet to come.

Have fun this summer, but take time to reflect with your family on what it means to be patriotic. We are the primary example for the next generation so let's make it a point to set a good one.

Sincerely,

Hugh F. Dailey,
President

Tee Time For Tots

On Saturday, March 30th, Community Bank & Trust of Florida hosted their 16th annual Tee Time For Tots Golf Tournament at Candler Hills Golf Club. 80 golfers participated in the event to help raise \$30,000 for the Homeless Children and Youth Programs of the Alachua, Marion and Sumter County Schools.





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.cbtf.com



Congratulations to Mark Casse, War of Will and Sir Winston

Mark Casse, thoroughbred racehorse trainer and CBTF customer, recently won his first two Classics in the Preakness Stakes with horse *War of Will* and the Belmont Stakes with *Sir Winston*. Casse has been in the thoroughbred racing industry for 40 years and started his current operation, Casse Racing, in 2002. "It's something I've dreamed about since I was a little boy," said Mark Casse. "50 years of dreams finally coming true but none of it would have been possible without CBTF."

Casse has trained numerous other great horses such as Canadian Horse of the Year *Catch a Glimpse*, Eclipse Award Winner *Tepin* and Breeder's Cup Champion *World Approval*. Congratulations!!!



COMMUNITY CORNER

Shred Events

During the months of April and May, Community Bank & Trust of Florida hosted three free Shred events for our customers. The event helped about 125 people properly dispose of various documents and they were provided information about identity theft.



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.cbtf.com for more information.



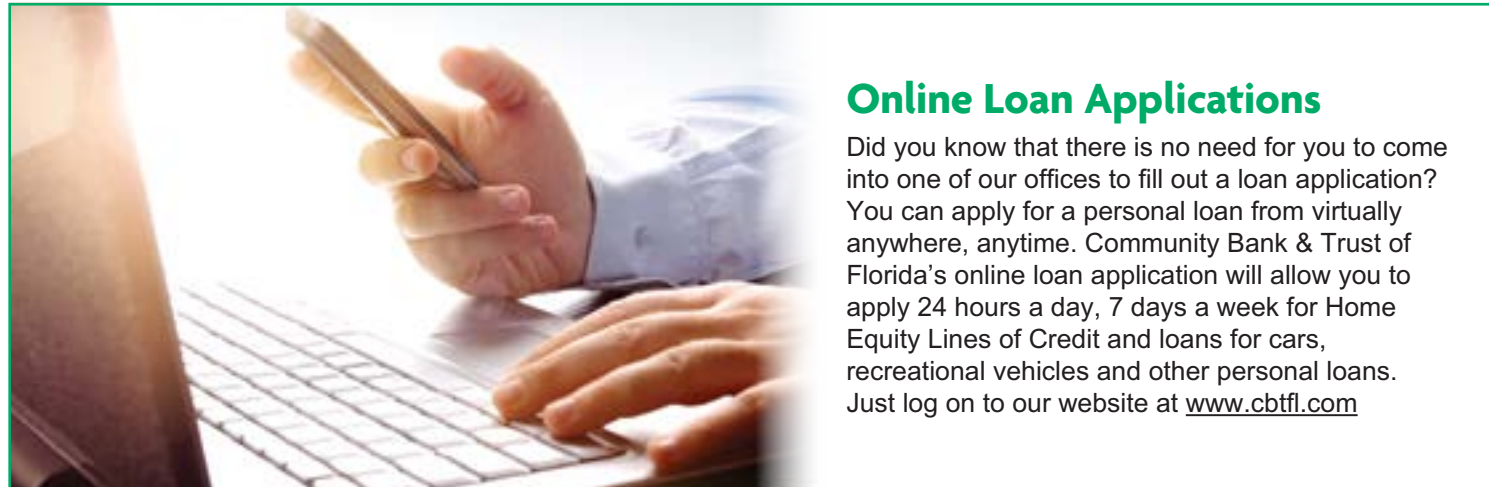
March of Dimes Walk

On Saturday, April 27th, CBTF employees and family members participated in the annual March for Babies event in Ocala. Community Bank & Trust of Florida raised \$6,288 for the March of Dimes this year.



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.cbtf.com



Volunteer Of The Quarter

Jaclyn Searcy, AVP/Banking Office Manager, was chosen as the Volunteer of the 1st Quarter for 2019. Jaclyn was chosen for her donation of personal time to assist her church with their finances, and being Co-Chair of a local elementary school's Student Advisory Committee.



Team Player Of The Quarter

Carol Eddy, SVP/Cashier & HR Officer, was awarded the Team Player of the 1st Quarter for 2019. Carol was chosen for efforts to go above and beyond in helping the bank get through a large software project. Her nomination read "Carol led the way and accomplished numerous job duties while having to work on the project, and she did all of this without a key supervisor."



Park Dedication

On Saturday, June 8th, employees of the Gainesville Offices participated in the dedication ceremony of the Barbara Higgins Park in southeast Gainesville which was recently renovated. CBTF sponsored the meals given to the volunteers during the renovations.





Security Tips – Social Engineering

The prevalence of phishing scams is at an all-time high. Because you are the key to preventing a cyberattack within your computer, it is important to question the legitimacy of every email you receive. Below is a list of questions to ask yourself about who or where the email came from that may help you realize that you are being phished.

SENDER: Analyze who and where the email came from.

- Do you communicate with this person regularly?
- Do you have any type of relationship with the sender? If not, were they at least vouched for by someone you trust?
- Was the email sent from someone you



recognize but the content seems unusual or out of character, such as them making an odd request or a using a style of writing that is not typical of them?

- Is the sender’s email from a suspicious external domain? (like micorsoft-support.com rather than microsoft.com)

If you notice anything about the email that alarms you, do not click links, open attachments, or reply. You are the last line of defense to prevent cyber criminals from succeeding and making you susceptible.

New Employees

- Steve Scully** – Information Technology Officer
- Bill Braddock** – Banking Office Manager
- Katelynn Manning** – Service Specialist
- Carla Cotto** – Telephone Receptionist & Clerical Assistant
- Jessica Balough** – Sr. Service Specialist

Promotions

- John Cervellera** – AVP/Trust Portfolio Manager
- Donna Hart** – Items Processor
- Linda Davis** – VP/Consumer & Commercial Loan Processing Officer

Score board

As of March 31st, 2019

Assets	\$732 million
Deposits	\$662.5 million
Loans	\$305 million
Employees	138

CBTFL Hires New Banking Office Manager for Belleview Office

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



Bill Braddock
Banking Office Manager

“We are excited to add Bill to our team. He brings valuable banking expertise to our company, which will ultimately benefit our customers,” said Laura Schenck, area Manager for Community Bank & Trust of Florida. “With Bill’s wealth of retail management experience, he will maintain a strong focus on customer service.”

Braddock comes to Community Bank & Trust of Florida with 6 years of retail banking experience. In this role, he will oversee all of the day-to-day operations, sales and business development of the Belleview banking office.

Prior to joining CBTFL, Braddock worked at Bank of America where he started his banking career as a 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

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

Belleview

- 8. Belleview 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)

