



5015 S. Florida Avenue
Lakeland, Florida 33813
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Intelligent Banking

Dec. 8, 2017

To our Bank of Central Florida Clients and the Community:

Bank of Central Florida is proud to celebrate our 10th year as a locally owned community bank. We're dedicated to serving Polk County residents and businesses with a unique approach to relationship banking. That approach includes experienced, talented bankers, supported by state-of-the-art technology, working closely with our clients to find innovative solutions to their financial needs. In the business of banking, it's all based on relationships, not transactions. When you blend our style of banking with a keen eye on the future, you get a winning combination.

As 2017 comes to a close, I want to take this opportunity to thank our loyal clients and the community for your support. Over the last 10 years we have grown to become Lakeland's largest community bank in terms of deposit market share with over \$460 million in deposits. We're expanding our presence in the Winter Haven area and have plans to open an office in the first quarter of 2018. While we are excited by our growth, I know we didn't get here alone. We're guided by a loyal Board of Directors with deep roots in Central Florida, a strong management team and more than 60 dedicated employees – all committed to the core values that define our organization.

Thanks to continued advancements in mobile delivery channels, we're adapting to an ever-changing marketplace that includes a much-expanded online presence. Our clients are increasingly able to complete online and mobile transactions at their convenience 24 hours a day, seven days a week – whether they're at home, in the office or on the road. Just this past year, we rolled out Business Mobile Deposit, as well as our 'Anywhere ATM' program that gives Bank of Central Florida clients the ability to use their debit card at any ATM machine within the U.S. and have the withdrawal fees reimbursed. In looking toward 2018, we will launch "Zelle," allowing our clients to move money digitally from bank to bank in real time without the use of a check. These advancements in our technology are being developed with you – our Polk County residents and businesses – in mind.

In addition to caring about our clients, we also care about the communities in which we live and work. We're committed to playing an active role in civic activities and to contributing to local charitable causes, having donated hundreds of thousands of dollars to nonprofit organizations during the last decade. Many of our bankers are involved with non-profit organizations in the areas we serve. We take great pride in giving back to the community that has given so much to us. And we have every intention of promoting a culture that will continue our high-level of community involvement for years to come.

We're honored to be part of the fabric of this community, and we look forward to sharing a successful future together.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul J. Noris".

Paul J. Noris
President/CEO
Bank of Central Florida