

## Branches

Hours of operation at all branches: 8:30 a.m. to 5:00 p.m. local times.

### **Main Office ~ Downtown South Orlando**

1601 South Orange Avenue  
Orlando, Florida 32806  
Orange County  
Tract Code 0113.00 Tract  
Income Level: Middle  
Opened 3/25/2019



### **Apopka Branch**

21 East 3<sup>rd</sup> Street  
Apopka, Florida 32703  
Orange County  
Tract Code 0177.03  
Tract Income Level: Moderate  
Opened 3/25/2019



**Longwood Branch**  
1145 W State Road 434  
Longwood, Florida 32750  
Seminole County  
Tract Code 0215.05  
Tract Income Level: Upper  
Opened 1/31/2020



**Winter Park Branch**  
531 West Morse Blvd. Suite 100  
Winter Park, Florida 32789  
Orange County  
Tract Code 0159.01  
Tract Income Level: Middle  
Opened 5/11/2020



**Chipley Branch**  
1385 Main Street  
Chipley, Florida 32428  
Washington County  
Tract Code 9701.04  
Tract Income Level: Middle  
Opened 10/29/2008



**Oviedo Branch**  
77 Geneva Drive  
Oviedo, Florida 32765  
Seminole County  
Tract Code 0213.11  
Tract Income Level: Upper  
Opened 12/5/2022





## Branches Opened Since Bank's Name Change

- ✓ Main Office ~ Downtown South Orlando opened 3/25/2019
  - 1601 South Orange Avenue, Orlando, Florida 32806
  - Orange County; Tract Code 0113.00; Tract Income Level: Upper
  
- ✓ Apopka Branch opened 3/25/2019
  - 21 East 3<sup>rd</sup> Street, Apopka, Florida 32703
  - Orange County; Tract Code 0177.03; Tract Income Level: Moderate
  
- ✓ Longwood Branch opened 1/31/2020
  - 1145 W State Road 434, Longwood Florida 32750
  - Seminole County; Tract Code 0215.05; Tract Income Level: Upper
  
- ✓ Winter Park Branch opened 5/11/2020
  - 531 West Morse Blvd. Suite 100, Winter Park, Florida 32789
  - Orange County; Tract Code 0159.01; Tract Income Level: Middle
  
- ✓ Oviedo Branch opened 12/5/2022
  - 77 Geneva Drive, Oviedo, Florida 32765
  - Seminole County; Tract Code 0213.11; Tract Income Level: Upper

No branches have been closed since the Bank's inception.

Effective **August 28, 2024**, One Florida Bank's Central Florida ATM's are no longer in operation. The ATM at the Chipley Branch in North Florida will remain. Teller transactions can be completed at any of our branch locations during regular business hours. Cash withdrawals can be made at all Presto network ATMs without incurring a transaction fee. One Florida Bank will reimburse up to \$15 of foreign ATM transaction fees per billing cycle. You can manage your account by visiting our locations during regular business hours or accessing your account via our online banking client portal or mobile banking application.

One Florida Bank carefully considered options before arriving at this decision. Once we conducted our due diligence, we found that usage of ATM's had dramatically decreased, while cost of ATM maintenance continues to increase at an alarming rate. We determined that this service no longer aligns with our clients' needs and therefore is not highest and best use of the ongoing financial commitment.

The overwhelming majority of One Florida Bank's clients are opting to use the online banking client portal and mobile banking application to manage their accounts. Hence, we will continue to offer these most convenient and secure online banking services. If you have any questions or need assistance, please call, or visit a bank representative for more information.