



2024
ANNUAL
REPORT





Dear Shareholders,

Fiscal year 2024 marked another successful year of balance sheet and earnings growth for OFB Bancshares, Inc. Performance was primarily driven by continued quality loan growth, deposit gathering, and initiatives to increase non-interest income, which increased 35% over 2023. In 2023, the Federal Reserve's Federal Open Market Committee (the "FOMC") continued its monetary tightening efforts by increasing the target for the federal funds rate another 100 basis points, capping 525 basis points of increases since the spring of 2022. We successfully maintained a strong liquidity position during that cycle by growing deposits despite pricing pressure from competitors, including short-term US Treasury bills and notes. In the fourth quarter of 2024, the FOMC embarked on a monetary loosening policy with a cumulative decrease in the federal funds rate target of 100 basis points. The effect of these moves was a reduction in our short-term funding costs and an expansion in our margin as we leveraged higher yielding loans in the fourth quarter of 2024. While competition for deposits remained elevated, our reputation for consistent white-glove service generated new deposit relationships and solidified our expanding client base. Our new account volume remained strong with 2,253 deposit accounts opened during the year. Total assets increased \$254 million during 2024, supported by deposit growth of \$233 million, a 17% increase from the end of 2023. Net loan growth totaled \$221 million, or 17%, on gross production of \$522 million during 2024. Our lending and credit teams were able to continue to win quality lending relationships, even in an elevated rate environment with continued focus on selecting the right clients with strong credit profiles.

Managing net interest margin continues to be the primary driver of increasing profitability. Funding costs peaked in the middle of 2024, prior to the downward movement in short-term rates in the third quarter. Our net interest margin was stable at 3.00% in 2024 compared to 3.02% in 2023. However, the margin widened to 3.23% in the fourth quarter of 2024. Compared to the third quarter of 2024, the cost of funds fell 37 basis points in the fourth quarter to 2.79% while the yield on assets declined only 5 basis points to 5.83%. This improved spread allowed for margin to expand. Net income increased 19% to \$14.4 million in 2024 compared to \$12.1 million in 2023, which was driven by a 12% increase in net interest income, a 35% increase in noninterest income, and a muted 6% increase in noninterest expense.

Our commitment to the highest credit standards continued to guide the growth of our loan portfolio and excellent asset quality remained consistent. Non-performing assets remained at a negligible 0.03% of total assets and only 1.30% of our allowance for credit losses. We continue to perform stress tests on our commercial real estate portfolio to monitor potential issues from cash flow, interest rate risk and potential changes to collateral values given the changes in the interest rate environment. Our diversification strategy related to commercial lending continues to govern lending activity to ensure systemic risks in any one type of asset value are mitigated. While investment in robust underwriting and portfolio management systems provides data-driven support of the quality of our loan portfolio, collaborative local knowledge of the markets and borrowers we serve is our core strategy in loan origination.

As the company has grown exponentially over the past five years, we engaged in an updated strategic planning process with the management team. The outcome included expansion of long held core strategies that have led to our success to date, realignments in organizational structure to continue greater operational efficiency and risk management practices, and specific initiatives to drive and measure customer relationship profitability. We solidified the four pillars of our value building cycle to clearly define how we capture future growth:

- White-Glove Service
- Speed to Market
- Expertise
- Consistency in Execution

We further tied business initiatives to our core values of being client centric in all that we do, disciplined and conservative in our credit process, collaborative and engaging with our employees and always fully compliant with laws and regulations to ensure the highest standards of ethics and integrity. Our culture and scale is allowing us to compete in the market with much larger institutions both in client acquisition and talent acquisition. We were again named one of the Orlando Business Journal's Best Places to Work. In addition, we were included in the Orlando Business Journal's "Fast 50" and "Golden 100" lists. Our team embraces our role of service in the community as well. In 2024 our team collectively logged over 3,500 hours of community service, volunteering in 52 organizations throughout the communities we serve. Our business continues to demonstrate that people value personal relationships and service and we will always hold this cultural driver at the highest of priorities. This strategy has positioned One Florida Bank in the top ten market share of banks operating in the Orlando MSA, according to the FDIC as of June 30, 2024. In 2024, the Orlando deposit market grew 1%, while One Florida Bank grew deposits 15%. We are the only locally-owned bank in the top ten.

As the company embarks on a new season of maturity, we look forward to carrying out the strategic initiatives we identified in 2024. Our strong balance sheet and scale is poised to create greater returns, which will create more shareholder value. We will continue to focus on non-interest income generating activities – specifically in treasury management services, SBA lending and opportunistically expanding our mortgage department when the interest rate environment is appropriate. We will continue to expand our marketing reach, providing the tools for our relationship bankers to expand their reach with our already successful model.

Our commitment to the communities we serve, appropriate risk management, and personal service will remain the guiding principles as we continue to drive value for our shareholders. We thank you for your confidence in us. We thank you for your business. We thank you for working together, so that our goals continue to be **ONE**.



RANDY BURDEN
Chairman & CEO



RICK PULLUM
President

WORKING TOGETHER, OUR GOALS ARE **ONE**.

Recognition for Success

Our goal to be a locally focused, responsive and well-capitalized community bank afforded us the opportunity to earn a number of awards and accolades in 2024. We are proud of our banking team, our board and executive leadership, and our culture that led to this recognition.

Named a “Best Places to Work”

One Florida Bank is proud to once again be recognized among the “Best Places to Work” by the Orlando Business Journal. We ranked #4 in the Large Company category. This recognition, our fourth year in a row, is based on anonymous employee feedback and experiences. It reflects our company’s strong culture and collaborative environment.

We know that people bank with people, making our team our most important asset.

A Company to Watch

The Orlando Business Journal named One Florida Bank a “Fast 50” company. This recognition features Central Florida’s fastest-growing privately owned companies ranked by revenue growth between 2021-2023.

A “Golden 100” Company

One Florida Bank was highlighted among Central Florida’s top privately held companies. We are proud to be recognized for our revenue growth with this prestigious annual ranking.

Called to Serve

Governor Ron DeSantis appointed Rick Pullum, President of One Florida Bank, to the Central Florida Expressway Authority Governing Board. The Central Florida Expressway Authority is an independent agency that owns, operates and maintains a regional network of expressways. The Board consists of ten members.



ORLANDO BUSINESS JOURNAL



2021 • 2022 • 2023 • 2024

BEST PLACES TO WORK



CENTRAL
FLORIDA
EXPRESSWAY
AUTHORITY

Community Impact



We are part of the communities we serve. As part of that, we are committed to being a local partner with a local approach, investing in and supporting valuable organizations that help our bank and our community grow.

Working Together, Our Community Goals are One

One Florida Bank was named one of the Most Philanthropic Companies in Central Florida by the Orlando Business Journal.



One Florida Bank staff supported over 50 professional and community service organizations, including Habitat for Humanity, Give Kids the World, and other regional business associations and charities.

More than 3,500 service hours volunteered by employees including 2,400+ hours served on Central Florida boards and committees.



Identity Theft Mindfulness

Document security is a key consideration in preventing fraud and theft. The One Florida Bank Oviedo branch held their second annual Shred Fest, collecting and safely destroying more than 1,500 pounds of confidential documents for Oviedo residents and bank clients.



Timely Topics for Business Owners

David Witter of Financial Harvest Wealth Advisors, and Dan Harris of Shuffield Lowman Attorneys & Advisors co-hosted a Breakfast Briefing with Rick Pullum, President, and Rick Anderson Jr., EVP and Chief Commercial Banking Officer. The briefing covered timely topics of interest to business owners such as Pledged Asset Loans as a financing option for business owners, the consequences of the upcoming 2026 tax reform sunset, and what effect elections historically have had on the stock market.



Serving Central Florida and The Panhandle

We created One Florida Bank with the promise of local decision making and a responsive, relationship-based approach to banking. We believe that when you know your banker, and your banker knows you, our goals are **ONE**.

Knowledgeable, Local Bankers

Our banking team offers a unique area of knowledge and focus on our community. Our team of experienced, relationship-based bankers and business-minded board empower our clients' growth and entrepreneurship.

A Florida-focused Approach

One Florida Bank serves the Central Florida region with our corporate headquarters and five regional branches, as well as the panhandle's tri-county area with our Chipley branch.

An Evolving Mission/Reflecting on our Values

In 2024 we amended our mission and values statement to remain client focused while we look to the future.

Our Core Values

- Client-Centric in all that we do, ensuring exceptional quality characterized by value, convenience and personal warmth.
- Disciplined and conservative in all phases of our credit process.
- Attentive to our employees by maintaining a collaborative and engaging workplace with an emphasis on education to foster career development.
- Fully compliant with all laws and regulations while ensuring the highest standards of ethics and integrity.

Our Value Promise

We are committed to providing our clients with the highest levels of service, attention, and quick decision making to ensure their success.



Our Core Services



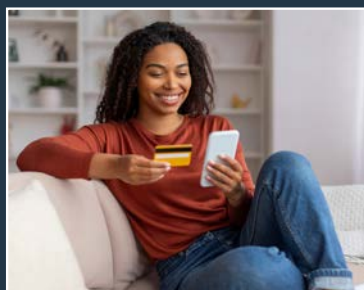
Commercial Banking

We build one-one-one relationships to understand our clients' goals and work closely with them to help their business thrive. We offer a suite of comprehensive loan programs, a robust treasury management platform with security tools, flexible business accounts, and credit card and purchasing card solutions.



Community Association Program (CAP)

A unique program developed to serve the banking needs of community association management companies and associations. Powered by our community-based banking, association lending and CINC Systems' innovative platform, CAP provides a unique, comprehensive local banking solution.



Personal Banking

Our community-minded approach carries over to our personal banking offerings. Services include competitive interest rates and financial products, personal loans, residential mortgage solutions, access to our digital banking suite, and our One Florida Bank debit and Mastercard®.

BOARD OF DIRECTORS

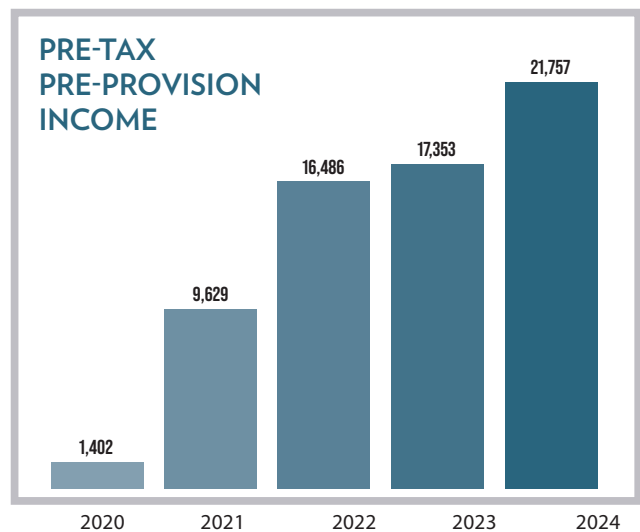
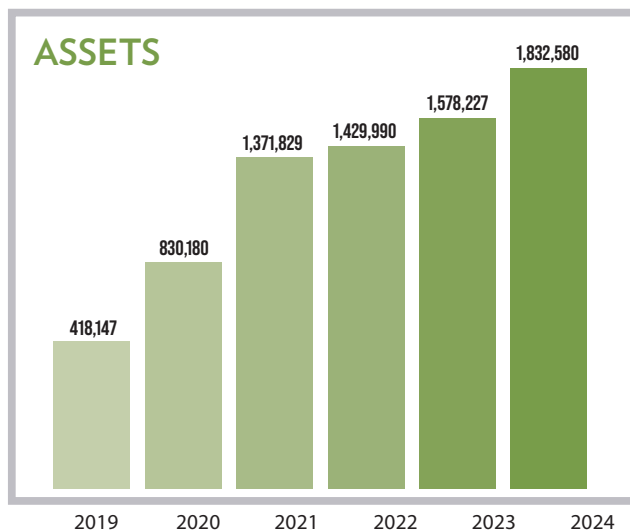
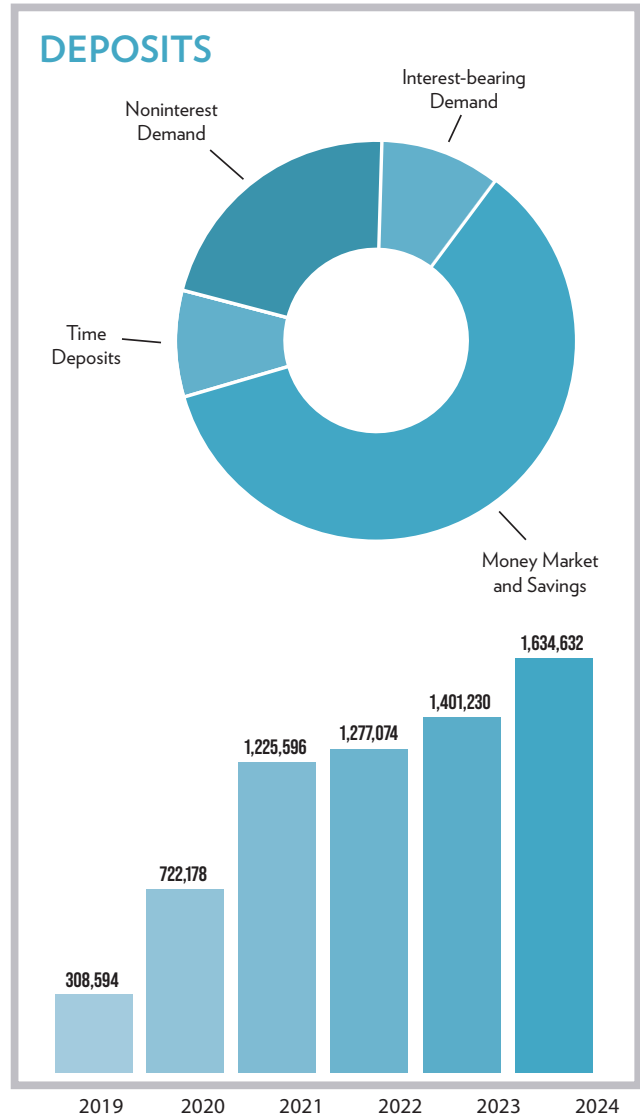
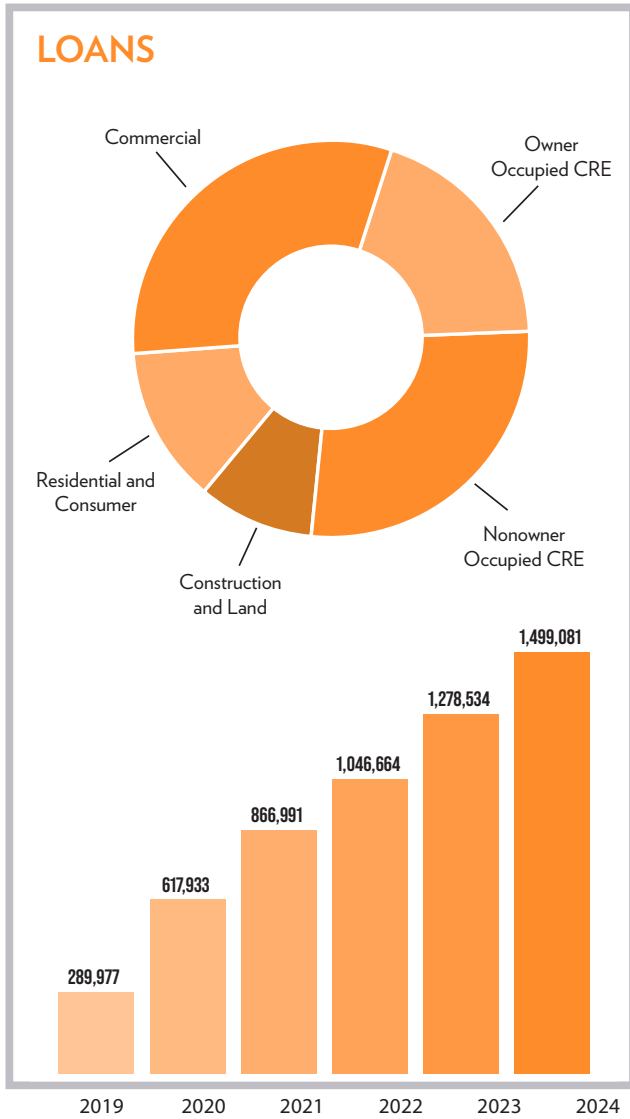
Randy O. Burden, Chairman
John O. Burden, Vice Chairman
A. David Bates
James P. Caruso
Steven R. Castino
Douglas Hooker
Edward J. Kleiman
G. Geoffrey Longstaff
Brian B. Musso
Sal A. (Joe) Nunziata
Samuel D. Oswald
Frederick G. (Rick) Pullum
Kim Davis Wilson

MANAGEMENT TEAM

Randy O. Burden, Chairman and Chief Executive Officer
Frederick G. (Rick) Pullum, President
Eric S. Nadeau, Chief Financial Officer
Richard A. (Rick) Anderson, Jr., Chief Commercial Banking Officer
Cary L. Berman, Chief Retail Banking Officer
Matthew A. Diemer, Commercial Banking Director
Pamela L. Gass, Director of Human Resources
David Rankin, Commercial Banking Director
Susan A. Rich, Chief Compliance Officer
Renee S. Smith, Director of Credit Administration
William M. Stange, Commercial Relationship Officer
Kyle Thompson, Senior Credit Officer
Samantha Baiman Vellios, Director of Bank Operations

SPECIAL THANKS TO LONGTIME TEAM MEMBERS JOANNE STANGE, CHIEF TREASURY & DEPOSIT SERVICES OFFICER, AND ALAN TWICHELL, CHIEF CREDIT OFFICER – BOTH RETIRED IN 2024 AFTER AN EXCEPTIONAL CAREER IN BANKING. JOANNE AND ALAN WERE INSTRUMENTAL IN THE SUCCESS OF ONE FLORIDA BANK, AND WE APPRECIATE THEM FOR THEIR FRIENDSHIP AND DEDICATION.

Financials





CONDENSED CONSOLIDATED FINANCIAL INFORMATION (Unaudited)
As of and for the years ended December 31, 2024 and 2023

Dollars in thousands

Consolidated Balance Sheets

	2024	2023
Cash and amounts due from financial institutions	\$ 238,227	\$ 155,645
Securities	79,891	127,135
Loans, net of allowance and net fees	1,486,917	1,268,070
Other assets	27,545	27,377
Total assets	\$ 1,832,580	\$ 1,578,227
Deposits:		
Noninterest-bearing	\$ 349,718	\$ 340,953
Interest-bearing	1,284,914	1,060,277
Total deposits	1,634,632	1,401,230
FHLB advances and other borrowings	45,000	44,801
Other liabilities	7,809	7,399
Total liabilities	1,687,441	1,453,430
Common stock	48,437	46,621
Additional paid-in capital	70,811	67,194
Retained earnings	36,190	21,790
Unrealized loss on securities, net of taxes	(10,299)	(10,808)
Total shareholders' equity	145,139	124,797
Total liabilities and equity	\$ 1,832,580	\$ 1,578,227

Consolidated Statements of Operations

Interest income	\$ 99,929	\$ 79,847
Interest expense	48,105	33,673
Net interest income	51,824	46,174
Provision for loan losses	2,188	1,214
Noninterest income	2,228	1,653
Noninterest expense	32,294	30,474
Income before income taxes	19,570	16,139
Income tax expense	5,170	4,073
Net income	\$ 14,400	\$ 12,066
Pre-tax, pre-provision income	\$ 21,757	\$ 17,353

Enhancing Treasury Management Services for Business Clients



Our clients use our Treasury Management resources to manage their cash flow and streamline their operations, but Jessica Cross, One Florida Bank's new Director of Treasury Management, is excited to bring more tailored solutions to address the evolving needs of our business clients.

Cross joined One Florida Bank in 2024. She says the relationship-based company culture was

what first attracted her here. Since that time, she and her team have embraced the opportunity to expand the bank's treasury offerings to better serve the diverse needs of businesses and to enrich the level of service to One Florida Bank clients.

Our goal is to provide tailored solutions supported by knowledgeable advisors and cutting-edge technology, Cross says. "We're enhancing the experience and interaction between the Treasury team and One Florida Bank's clients." "Our Treasury team leans in with our clients to first understand details like their cash flow cycles, how they handle payables and collect receivables, then work with them to make them more efficient and better protected."

Cross and her team are educating clients and bankers on the team to ensure everyone is working closely together, especially as the treasury management department continues to roll out new products.

"Our Enhanced Treasury Services can help mid-sized businesses and those with unique needs," she says. These enhanced services will help us grow our client base, and more importantly, empower our clients with more control over their business.

"It's about being more proactive – for our team and empowering our clients," Cross says. Proactive areas include helping clients prevent fraud and cyberattacks, as well as satisfying regulatory requirements as they become more complex by offering detailed reporting, audit trails, and data security protocols.

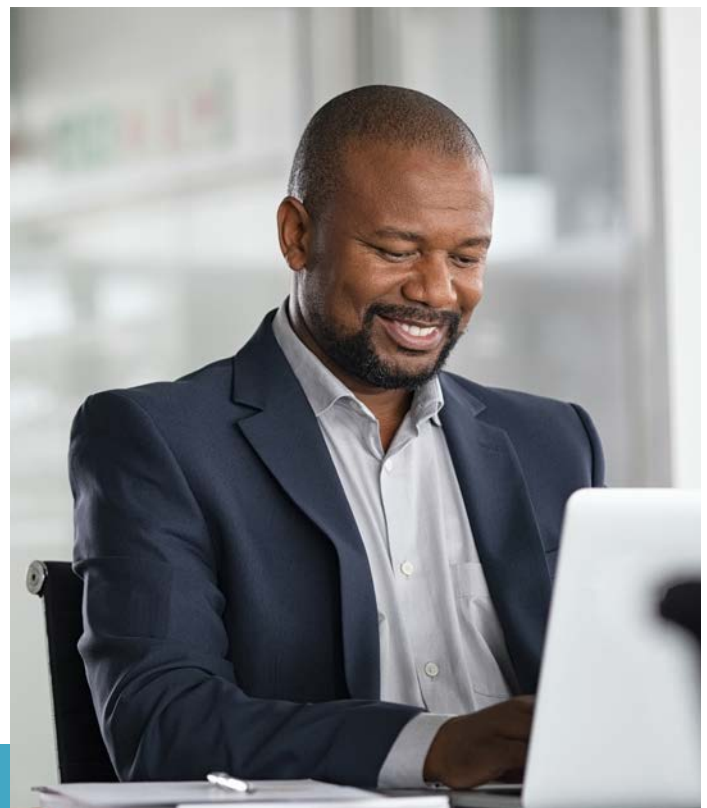
"We work to help our clients better understand day-to-day tasks and common ways that information can become compromised and used for nefarious means," she says. "Then we take the time to go through those details, exploring tools like positive pay with pay match, using our online platform to dictate an IP address, along with other data security protocols."

"When I describe my job, I say, I touch everything that moves electronically with our business clients," Jessica says. "The very nature of technology is sometimes there are breaks in data flow, and that's why we are here. You have your banker's direct number or cell phone to help you navigate a solution quickly."

OUR GOAL IS TO PROVIDE TAILORED SOLUTIONS SUPPORTED BY KNOWLEDGEABLE ADVISORS AND CUTTING-EDGE TECHNOLOGY.

– JESSICA CROSS, DIRECTOR OF TREASURY MANAGEMENT

As a local community bank, our team offers white-glove service and customized solutions. By leveraging our enhanced treasury services, our clients can better maintain their financial stability and focus on their growth and operations.





Audi
North Orlando



Audi North Orlando

CLIENT SUCCESS STORY

Celebrating a Grand Reopening and a Longtime Partnership

The Holler-Classic Family of Dealerships has made its mark on the Central Florida landscape, serving the region for 87 years since opening its first store on Central Avenue in Downtown Orlando.

Earning a stellar reputation for customer service and integrity, the family-owned enterprises have grown to include real estate, marketing, broadcasting and daily news publishing. The automotive division now includes nearly a dozen automotive dealerships and service locations from Lakeland to Daytona, including Audi North Orlando, which represents the most recent partnership between the Holler organization and One Florida Bank.

Poised at the gateway to East Central Florida with its premier I-4 frontage, Audi North Orlando recently shared a grand reopening celebration with One Florida Bank, unveiling the facility's stunning new look. The dealership has been credited with the area's rejuvenation, and features customer-centric facilities and advanced automotive service capabilities.

THE RELATIONSHIP BETWEEN ONE FLORIDA BANK AND THE HOLLER FAMILY IS A RESULT OF MANY YEARS OF TRUST, MUTUAL RESPECT AND A SHARED VISION OF THE FUTURE. THE TWO SHARE SIMILAR RELATIONSHIP- AND CUSTOMER-FOCUSED VALUES, AS EVIDENCED BY THE HOLLER GROUP'S MOTTO, "NEVER FORGET YOUR CUSTOMER - NEVER LET YOUR CUSTOMER FORGET YOU!"

"We enjoy working on these projects with the Holler family because they know us and we know them," says Tom Kelly, One Florida Bank SVP and Commercial Relationship Manager. "They're just good people. They make car buying easy for their customers with their 'Best Price First' policy, and we make banking easy for them."

In November, One Florida Bank sponsored the Audi North Orlando grand reopening celebration, a renovation project the two had worked together to complete. The event brought together sponsors and community partners, but as Roger Holler III emphasized from the podium, it served as "a tribute to our customers and our associates."



RICK, I WANT TO PERSONALLY THANK YOU AND YOUR TEAM FOR THE RELATIONSHIP THAT STARTED AT THE TURN OF THE CENTURY. THIS FACILITY IS JUST ONE EXAMPLE OF THE GREAT WORK WE ARE ABLE TO ACCOMPLISH TOGETHER FOR THE COMMUNITY.

- ROGER HOLLER III

Turning to recognize One Florida Bank President Rick Pullum, Holler said, "Rick, I want to personally thank you and your team for the relationship that started at the turn of the century. This facility is just one example of the great work we are able to accomplish together for the community."

"We are proud to be a banking partner of the Holler-Classic Family of Dealerships for so many years," said One Florida Bank President Rick Pullum. "One Florida Bank and the Holler-Classic Family of Dealerships share a passion for putting the client first. We appreciate the partnership and look forward to supporting its continued growth."



CLIENT SUCCESS STORY

Thomas Lumber: Building Support for a Century

100 years is a long time in Central Florida’s history, let alone for a small business being in continuous operation. Thomas Lumber Company is celebrating that milestone this year. For a century they have focused on service, providing quality products at competitive prices, and taking pride in their local ownership.

“We’ve gone through so much in a hundred years, and we’re still in the original location, still owned by the Thomas family,” says Deanna Jenkins, Thomas Lumber’s president. “It’s a blessing and we’re very fortunate.”

Throughout that century of service, Thomas Lumber Co. has provided a full range of building supplies and experienced, knowledgeable service. “We’ve been lucky to have extremely good customers and employees,” says Gayden Thomas, past president, majority owner, and grandson of the founding Thomas. “If you treat people right, they’re going to stay around.”

Thomas says his grandfather traded his logging roots in Georgia for entrepreneurial opportunities in Orlando, parlaying his lumber experience into direct sales. “He started by buying a rail car of lumber, would unload it himself, go sell it, deliver it, and then buy another rail car,” he says. “Over and over again, by himself, until the business started to grow.



“Over the years we stayed focused on being profitable, doing a good job for our customers, and not borrowing a lot of money,” he says. “It’s worked out well for us.”

That legacy of hard work and person-to-person business has helped Thomas Lumber Co. thrive over the years, and is the embodiment of One Florida Bank’s relationship-based approach. “I grew up in Orlando and everybody knew them,” says Griff Ariko, SVP and Commercial Relationship Manager. “They are a marquee

relationship in the banking world, and they’re just first-class people to do business with.”

“It starts with communication with them,” Griff says. “Just figuring out their needs, and being able to service them when they need it.”

The relationship goes beyond daily client needs, he says, to a trusted open exchange of industry knowledge. “Deanna shares insights that are good indicators of what’s going on

in the local economy,” he says. “They’re on the front line of new construction projects and the marketplace. Those conversations have been a good resource for us. We trust her opinion on what she sees going on.”

That trust goes both ways. Thomas Lumber Co. was previously with a national bank, Deanna recalls, “but we just lost touch – or they lost touch with us, and we decided we wanted to go with One Florida Bank – a local bank.”

“With local companies, we get to know each other over time,” she says. “And it’s nice when I walk in to the One Florida Bank branch, I’m welcomed. It means a lot. I also know if I have a problem I have a direct line to Griff, and he knows me, so I know we can resolve it immediately.”

“That’s just like our business, she says. “If there’s a problem, our customers have a direct line to me, and I’ll solve it.”

Being the go-to resource to solve difficult problems has been Thomas Lumber Co.’s strength. Though they have always served construction companies of all sizes and sold directly to consumers as well, Deanna and her team appreciate the challenge



of sourcing hard-to-find materials and custom home needs. “We have to be there to make sure the project keeps going and nothing is holding them up,” she says of their on-demand service. “I think that’s one reason we’ve survived, because we’ve really tried to carve a niche and cater to that particular type of builder.”



Just like with One Florida Bank, that level of service has kept Thomas Lumber Co. successful over the years. “I always tell our salespeople... Call them back... Let’s research it and make that extra effort,” she says. “They’ll probably get a customer for life, because customers know we’ll make the effort.”

“They are a solid crew, that’s for sure. I enjoy visits with them,” Griff says. “It’s a fun place to go if you need any sort of tools, lumber or anything construction related. You can get lost in there and it’s nice because it’s not a box store, but a local, family-owned business.”

“We’ve really tried to carve a niche, and we’ve more than survived,” Deanna says. “We had a phenomenal year last year, and I feel very fortunate to be a part of it.”

WITH LOCAL COMPANIES, WE GET TO KNOW EACH OTHER OVER TIME, AND IT’S NICE WHEN I WALK IN TO THE ONE FLORIDA BANK BRANCH, I’M WELCOMED. IT MEANS A LOT. I ALSO KNOW IF I HAVE A PROBLEM I HAVE A DIRECT LINE TO GRIFF, AND HE KNOWS ME, SO I KNOW WE CAN RESOLVE IT IMMEDIATELY.

– DEANNA JENKINS, PRESIDENT, THOMAS LUMBER COMPANY



CLIENT SUCCESS STORY

Winter Park Racquet Club – Reimagining a Historic Neighborhood Club

For over 70 years, Winter Park Racquet Club (WPRC) has been more than a tennis and social club for its members, but a true convening space. “The Racquet Club is very much a neighborhood club,” says Ian Munroe, WPRC General Manager and Chief Operating Officer. “Members walk, bike, golf cart or bring their boats up here. We pride ourselves on being their treasured home away from home.”

Since 1953, the Club has been that destination for local membership. “I’d say we’re more of a family country club, not solely for our avid tennis players,” he says. “Because of the iconic

lakefront, pool, outdoor dining, and club events that we throw, WPRC offers more of that sense of community and belonging.”

This year, the Club made extensive plans to renovate and improve the club facilities with assistance from One Florida Bank. “We’re trying to retain the historic identity and feel of what the club is,” Ian says. “We have a vision, but it’s important to maintain the neighborhood club that it is.”

Tom Kelly, One Florida Bank SVP and Commercial Relationship Manager, has maintained an active relationship with WPRC for years. “We have helped finance projects and improvements over the years,” he says.

That relationship has helped the racquet club modernize and grow, adding membership-driven features to its seven-acre property. “Originally, One Florida Bank assisted the club in the acquisition of the Tuscany House, a residential property located on the corner of

the existing campus,” says Club President Rob Carter. “The acquisition gave the club the ability to expand our footprint in the neighborhood and substantially improve our entrance to the property.” Additionally, the bank also helped with the addition of a new kitchen and outdoor bar.



As WPRC reflected on a milestone anniversary, they looked toward the future to modernize and meet the needs of future generations. “As the club celebrated our 70th anniversary in 2023, we did a comprehensive member survey to find out what our members wanted to see from the club,” Rob says. With that feedback, they worked with a leading club consulting group to develop a long-range plan for the club’s needs.



“Most of the feedback was related to our pool, the lakefront and outdoor dining operations, and then into our tennis and now pickleball facility,” Ian says. The club improvements include renovating the Tuscany House to include a pro shop, exercise facilities, and improved administration spaces, as well as a tennis player lounge. But the showcase project centers on the Lakeside Pavilion, an open-air concept designed for socializing and special events.

“We’re going to transform the pavilion into a member event lawn,” Ian says. “It’ll have an indoor/outdoor vibe to take advantage of our year-round Florida weather, full food and beverage satellite bars, and opens up into our beautiful event lawn where our members can take in the most gorgeous sunset that you’ll ever see.”

“It’ll be that very high-end, lakefront resort-style environment,” Ian says.

“We’re going to help them modernize for new expectations,” Tom Kelly says of One Florida Bank’s support. “Our bank is very relationship oriented, so when I’m working on something, I’ll take Rick Pullum, President, or any of our executive management team with me. We can go out, learn about the project, and get the financing done. That’s what we’re able to do as a local community bank.”



These improvements are to make Winter Park Racquet Club the best it can be, for current members and future generations. “The renovations are geared to benefit all our members, whether they play tennis or not. We’ve figured out how to deliver a premier experience to all categories of membership here.”



2024



Corporate Office

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Orlando, FL 32806
407.693.0593
OneFloridaBank.com

Apopka Branch

21 E. Third Street
Apopka, Florida 32703
407.693.0610

Chipley Branch

1385 Main Street
Chipley, Florida 32428
850.415.6870

Downtown South – Orlando

Main Office
1601 South Orange Ave.
Orlando, Florida 32806
407.693.0601

Longwood Branch

1145 W. State Road 434
Longwood, FL 32750
407.693.0665

Winter Park Branch

531 West Morse Blvd, Suite 100
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Oviedo Branch

77 Geneva Drive
Oviedo, FL 32765
321.765.6442

