



**DIVIDEND REINVESTMENT AND STOCK PURCHASE PLAN ELECTION FORM**

Prior to enrolling in the plan, you should review the plan prospectus, which is available on our website at [www.lakecitybank.com](http://www.lakecitybank.com) in the *Investor Relations* section, along with a list of frequently asked questions. If you do not have Internet access, or would like a copy of the plan prospectus prior to enrolling, please call Tina Rensberger at (800) 827-4522 and a copy will be sent to you. Neither the Securities and Exchanges Commission nor any state securities commission has approved or disapproved of these securities or passed upon the accuracy or adequacy of the prospectus. Any representation to the contrary is a criminal offense. Investments in shares of Lakeland Financial Corporation stock through the plan are not savings accounts or savings deposits and are not guaranteed or insured by any bank or government agency and involve investment risk, including the loss of principal.

**Names of Registered Shareholders:**

\_\_\_\_\_ Social Security #: \_\_\_\_\_  
\_\_\_\_\_ Social Security #: \_\_\_\_\_

**Address:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I (we) hereby authorize Lakeland Financial Corporation (LFC) to:**

- Reinvest all dividends registered for above named shareholders.

Signature(s) are required.

Shareholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Shareholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please return the completed and signed Lakeland Financial Corporation Dividend Reinvestment and Stock Purchase Plan Election Form to:

Equiniti Trust Company, LLC ("EQ")  
P.O. Box 10027  
Newark, NJ 07101  
Attn: Dividend Reinvestment Department