UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): October 8, 2019

LAKELAND FINANCIAL CORPORATION

(Exact name of Registrant as specified in its charter)

Indiana (State or other jurisdiction of incorporation)

Emerging growth company \square

0-11487 (Commission File Number) 35-1559596 (IRS Employer Identification No.)

202 East Center Street Warsaw, Indiana (Address of Principal Executive Offices)

46580 (Zip Code)

Registrant's telephone number, including area code: (574) 267-6144

(Former name or former address if changed since last report.) Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions: Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425) Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) Securities registered pursuant to Section 12(b) of the Act: Title of each class Trading Symbol(s) Name of each exchange on which registered Common Stock, no par value LKFN **NASDAQ** Indicate by check mark whether the Registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (s230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (s240.12b-2 of this chapter).

If an emerging growth company, indicate by check mark if the Registrant has elected not to use extended transition period for complying with any new or

revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. \square

Item 7.01. Regulation FD Disclosure

On October 8, 2019, Lakeland Financial Corporation's Board of Directors declared a quarterly cash dividend of \$0.30 per share on its common stock. The
dividend will be paid on November 5, 2019 to the shareholders of record on October 25, 2019.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

LAKELAND FINANCIAL CORPORATION

Dated: October 8, 2019 By: /s/Lisa M. O'Neill

Lisa M. O'Neill

Executive Vice President and Chief Financial Officer