

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

SCHEDULE 14A
(RULE 14a-101)

INFORMATION REQUIRED IN PROXY STATEMENT
SCHEDULE 14A INFORMATION

Proxy Statement Pursuant to Section 14(a) of the
Securities Exchange Act of 1934 (Amendment No. ____)

Filed by the Registrant:

Filed by a party other than the Registrant:

Check the appropriate box:

Preliminary Proxy Statement

Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))

Definitive Proxy Statement

Definitive Additional Materials

Soliciting Material Pursuant to §240.14a-12

LAKELAND FINANCIAL CORPORATION
(Name of Registrant as Specified in its Charter)

(Name of Person(s) Filing Proxy Statement if Other Than the Registrant)

Payment of Filing Fee (Check the appropriate box):

No fee required.

Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.

Fee paid previously with preliminary materials.

(1) Title of each class of securities to which transaction applies:

(2) Aggregate number of securities to which transaction applies:

(3) Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined).

(4) Proposed maximum aggregate value of transaction:

(5) Total fee paid:

Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the Form or Schedule and the date of its filing.

(1) Amount Previously Paid:

(2) Form, Schedule or Registration Statement No.:

(3) Filing Party:

(4) Date Filed:

***** Exercise Your Right to Vote *****
**Important Notice Regarding the Availability of Proxy Materials for the
Shareholder Meeting to Be Held By Live Webcast on April 13, 2021.**

LAKELAND FINANCIAL CORPORATION

Meeting

Information

Meeting Type: Annual Meeting

For holders as of: February 22, 2021

Date: April 13, 2021 **Time:** 4:30 PM EDT

Location: Meeting live via the Internet-please visit
www.virtualshareholdermeeting.com/LKFN2021.

The company will be hosting the meeting live via the Internet
this year. To attend the meeting via the Internet please visit

www.virtualshareholdermeeting.com/LKFN2021 and be sure to
have the information that is printed in the box marked by the arrow
xxxx xxxx xxxx xxxx (located on the following page).

LAKELAND FINANCIAL CORP.
ATTN: KRISTIN PRUITT
202 EAST CENTER STREET
PO BOX 1387
WARSAW, IN 46581

You are receiving this communication because you hold
shares in the company named above.

This is not a ballot. You cannot use this notice to vote these
shares. This communication presents only an overview of the more
complete proxy materials that are available to you on the Internet.
You may view the proxy materials online at www.proxyvote.com or
easily request a paper copy (see reverse side).

We encourage you to access and review all of the important
information contained in the proxy materials before voting.

**See the reverse side of this notice to obtain
proxy materials and voting instructions.**

Before You Vote

How to Access the Proxy Materials

Proxy Materials Available to VIEW or RECEIVE:

NOTICE AND PROXY STATEMENT

ANNUAL REPORT

FORM 10-K

How to View Online:

Have the information that is printed in the box marked by the arrow xxxx xxxx xxxx xxxx (located on the following page) and visit: www.proxyvote.com.

How to Request and Receive a PAPER or E-MAIL Copy:

If you want to receive a paper or e-mail copy of these documents, you must request one. There is NO charge for requesting a copy. Please choose one of the following methods to make your request:

- 1) *BY INTERNET*: www.proxyvote.com
- 2) *BY TELEPHONE*: 1-800-579-1639
- 3) *BY E-MAIL**: sendmaterial@proxyvote.com

* If requesting materials by e-mail, please send a blank e-mail with the information that is printed in the box marked by the arrow xxxx xxxx xxxx xxxx (located on the following page) in the subject line.

Requests, instructions and other inquiries sent to this e-mail address will NOT be forwarded to your investment advisor. Please make the request as instructed above on or before March 30, 2021 to facilitate timely delivery.

How To Vote

Please Choose One of the Following Voting Methods

Vote By Internet:

Before The Meeting:

Go to www.proxyvote.com. Have the information that is printed in the box marked by the arrow xxxx xxxx xxxx xxxx (located on the following page) available and follow the instructions.

During The Meeting:

Go to www.virtualshareholdermeeting.com/LKFN2021. Have the information that is printed in the box marked by the arrow xxxx xxxx xxxx xxxx (located on the following page) available and follow the instructions.

Vote By Mail: You can vote by mail by requesting a paper copy of the materials, which will include a proxy card.

Voting Items

The Board of Directors recommends you vote FOR the following:

1. ELECTION OF DIRECTORS:

Nominees:

- 1a. Blake W. Augsburg
- 1b. Robert E. Bartels, Jr.
- 1c. Darrienne P. Christian
- 1d. Daniel F. Evans, Jr.
- 1e. David M. Findlay
- 1f. Michael L. Kubacki
- 1g. Emily E. Pichon
- 1h. Steven D. Ross
- 1i. Brian J. Smith
- 1j. Bradley J. Toothaker
- 1k. Ronald D. Truex
- 1l. M. Scott Welch

The Board of Directors recommends you vote FOR proposals 2 and 3.

- 2. APPROVAL, by non-binding vote, of the Company's compensation of certain executive officers.
- 3. RATIFY THE APPOINTMENT OF CROWE LLP as the Company's independent registered public accounting firm for the year ending December 31, 2021.

NOTE: In accordance with their discretion upon all other matters that may properly come before said meeting and any adjournments or postponements of the meeting.
