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Feb 11 1997 8:00am  
Secretary of State

PROFIT  
CORPORATION  
ANNUAL REPORT  
1997



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State  
DIVISION OF CORPORATIONS

DOCUMENT # 018277 (4)  
1. Corporation Name  
CITIZENS BANK OF OVIEDO



Principal Place of Business  
156 GENEVA DR  
PO BOX 620729  
OVIEDO FL 32762-0729  
US

Mailing Address  
PO BOX 620729  
OVIEDO FL 32762-0729  
US

3. Date Incorporated or Qualified 05/25/1946  
3a. Date of Last Report 01/29/1996  
4. FEI Number 59-0557762  
Applied For Not Applicable  
5. Certificate of Status Desired ☐ \$8.75 Additional Fee Required  
6. Election Campaign Financing Trust Fund Contribution ☐ \$5.00 May Be Added to Fees  
8. This corporation has liability for intangible tax under s. 199.032, Florida Statutes ☐ Yes ☐ No

2. Principal Place of Business  
21 Suite, Apt. #, etc.  
22 City & State  
23 Zip  
24 Country  
25  
2a. Mailing Address  
26 Suite, Apt. #, etc.  
27 City & State  
28 Zip  
29 Country  
30

9. Name and Address of Current Registered Agent

ABELL, JAMES W.  
2247 SUNNYVIEW DRIVE  
OVIEDO FL 32765

10. Name and Address of New Registered Agent

81 Name  
82 Street Address (P.O. Box Number is Not Acceptable)  
83  
84 City  
85 Zip Code  
FL

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
(NOTE: Registered Agent signature required when reinstating)

12. OFFICERS AND DIRECTORS		13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12	
TITLE	P	1.1 TITLE	
NAME	ABELL, JAMES W	1.2 NAME	
STREET ADDRESS	2247 SUNNYVIEW DR	1.3 STREET ADDRESS	
CITY- ST- ZIP	OVIEDO FL	1.4 CITY- ST- ZIP	
TITLE	V	2.1 TITLE	
NAME	BURCH, MARIE S. (SENIOR)	2.2 NAME	
STREET ADDRESS	9818 LAKE GEORGIA DR.	2.3 STREET ADDRESS	
CITY- ST- ZIP	ORLANDO FL	2.4 CITY- ST- ZIP	
TITLE	Director	3.1 TITLE	Director
NAME	OLLIFF, PENNIE M. (SR)	3.2 NAME	
STREET ADDRESS	803 N CENTRAL AVE.	3.3 STREET ADDRESS	
CITY- ST- ZIP	OVIEDO FL	3.4 CITY- ST- ZIP	
TITLE	V	4.1 TITLE	
NAME	DISHMAN, EDITH	4.2 NAME	
STREET ADDRESS	75 LAWN ST	4.3 STREET ADDRESS	
CITY- ST- ZIP	OVIEDO FL	4.4 CITY- ST- ZIP	
TITLE	AC	5.1 TITLE	
NAME	KLUKIS, FLO-ANN	5.2 NAME	
STREET ADDRESS	800 TEMPLE TERRACE	5.3 STREET ADDRESS	
CITY- ST- ZIP	OVIEDO FL	5.4 CITY- ST- ZIP	
TITLE	CD	6.1 TITLE	
NAME	WHEELER, B F JR	6.2 NAME	
STREET ADDRESS	P O BOX 220	6.3 STREET ADDRESS	
CITY- ST- ZIP	OVIEDO FL	6.4 CITY- ST- ZIP	

14. I do hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes, and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address.

SIGNATURE: \_\_\_\_\_  
DATE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

1-27-97 407-365-6611  
Date Daytime Phone

CR2E034 (9/96)

**CITIZENS BANK OF OVIEDO**  
(COMPLETE LISTING)

**OFFICERS**

ABELL, JAMES W.	PRES./CEO	2247 SUNNYVIEW DR. P. O. BOX 175	OVIEDO, FL.
DISHMAN, EDITH	SR. VP	75 LAWN ST.	OVIEDO, FL
LEE, RICHARD	EXEC. VP	6097 LAKE CHARM CIR.	OVIEDO, FL.
LYONS, PETER	BRANCH MANAGER	8426 ADEN CT.	ORLANDO, FL
KLUKIS, FLO-ANN	AUDITOR/COMPLIANCE	800 TEMPLE TERRACE	OVIEDO, FL
WHITE, GALE	VICE PRESIDENT	655 ROCHESTER ST.	OVIEDO, FL
AULIN, LIZ	ASST. VP/CASHIER	2389 PENNSYLVANIA AVE.	OVIEDO, FL
SHARE, LYNDA	ASST. CASHIER	127 E. 8TH ST.	CHULUOTA, FL
VARGO, TERRY	VP/LOAN MANAGER	2796 GOLDENROD RD.	WINTER PARK, FL.
HESTER, LISA	LOAN OFFICER	1026 BURNETT ST.	OVIEDO, FL
WOODS, TERESA	LOAN OFFICER	610 GREGORY DR.	OVIEDO, FL
LITTLETON, SHARON	SECURITY/TRAINING	141 E. FIRST ST.	CHULUOTA, FL
MOORE, PAULA	VICE PRESIDENT & SECRETARY/BOARD	736 INNSBRUCK DR.	ORLANDO, FL
HAYES, FRAN	LOAN OFFICER	1613 BOB WHITE TRL.	CHULUOTA FL
HURLEY, NANCY	HUMAN RESOURCES OFFICER	P. O. BOX 620751	OVIEDO, FL
FUNKE, REBECCA	ASSIST. BRANCH MGR	890 FT. CHRISTMAS RD.	CHULUOTA, FL

**DIRECTORS**

WHEELER, B.F., JR.	CHAIRMAN	6065 LAKE CHARM CIR. P.O. BOX 620220	OVIEDO, FL.
YARBOROUGH, EDWARD		FIRST STREET P.O. BOX 65	GENEVA, FL.
PARKER, EDWARD		2040 SPRING LANDING DR.	LONGWOOD, FL.
ONDICK, EDWARD	VICE CHAIRMAN	989 GREENTREE DR.	WINTER PARK, FL.
LUKAS, JONATHAN		2340 PINE STREET	OVIEDO, FL.
CONLEY, JOHNIE, III		636 S. LAKE JESSUP AVE.	OVIEDO, FL.
BLACKWOOD, BERNARD		381 MAPLE COURT P.O. BOX 620852	OVIEDO, FL.
JAMES W. ABELL		2247 SUNNYVIEW DR. P. O. BOX 620175	OVIEDO, FL.
RICHARD H. LEE		6097 LAKE CHARM CIR.	OVIEDO, FL.
PENNIE M. OLLIFF		603 N. CENTRAL AVE. P.O. BOX 620535	OVIEDO, FL.