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OFFICE OF FINANCIAL REGULATION CERTIFICATE OF MERGER

WHEREAS, Section 658.41, Florida Statutes, provides for the merger of financial institutions; and

WHEREAS, I am satisfied that the terms of the Articles of Merger between the financial institutions described below comply with Section 658.43(3), Florida Statutes, and that the other regulatory conditions of the Office have been met,

NOW, THEREFORE, I, Linda B. Charity as Director of the Division of Financial Institutions,
Office of Financial Regulation, do hereby issue this Certificate authorizing consummation of
the merger of the following constituent financial institutions:

Drummond Community Bank Chiefland, Levy County, Florida

Charter # 997

The Perkins State Bank Williston, Levy County, Florida

Charter # 206

under the charter of: under the title of:

Drummond Community Bank Drummond Community Bank

under State Charter No: 997

And, I further authorize Drummond Community Bank to continue the transaction of a general banking business with its main office at 1627 North Young Street, Chiefland, Levy County, Florida, and with branch offices as authorized by law.

Signed and Sealed this 15th day of January, 2013.

Linda B. Charity, Director
Division of Financial Institutions