

LAKELAND FINANCIAL CORP

Form 5

February 13, 2002

1. Name and Address of Reporting Person  
Pletcher, Richard L.  
1102 Northwood Drive  
Nappanee, IN 46550
2. Issuer Name and Ticker or Trading Symbol  
Lakeland Financial Corporation (LKFN)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year  
2001
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security | 2. Trans-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Amount<br>A/D<br>Price | 5. Amou<br>Secu<br>Bene<br>Owne<br>End<br>Year |
|----------------------|---|-----------------------------|--|--|
|----------------------|---|-----------------------------|--|--|

Common Stock 12/31/2001 J