



FOR IMMEDIATE RELEASE

DATE: February 3, 2014

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**TGR FINANCIAL, INC. AND FIRST NATIONAL BANK OF THE GULF COAST
ANNOUNCE THE APPOINTMENT OF BRAD KOPP AS DIRECTOR**

NAPLES, FL.- FEBRUARY 3, 2014. TGR Financial, Inc. (TGR) and its subsidiary, First National Bank of the Gulf Coast (First National Bank), a full-service community bank serving the local banking needs of individuals and business owners, have announced that Bradford B. Kopp has been appointed as a director by both boards. Mr. Kopp will replace Chris C. Casciato of Lightyear Capital, LLC.

Mr. Kopp is a senior advisor to Lightyear Capital, as well as a financial services executive who has spent most of his career working with banks and related financial companies. He is currently advising a number of companies in the financial sector on strategic alternatives and profitability improvement initiatives.

Mr. Kopp recently served as President and CEO of Bank of N.T. Butterfield & Son. After joining the company in 2009, he orchestrated a recapitalization of the bank with a group of institutional investors and returned the bank to profitability. Mr. Kopp is a graduate of Harvard College and Harvard Business School.

“Mr. Kopp is a welcome addition to our boards of directors,” said Gary Tice, Chairman and CEO of First National Bank. “As we continue to grow our organization, Brad’s expertise will be extremely valuable.”

Mr. Kopp added, “I am delighted to join the boards of TGR Financial, Inc. and First National Bank of the Gulf Coast. Gary Tice and his team have done a terrific job in building a dynamic community bank focused on providing world class service by a team of bankers who have known the market for years. The growth in the bank since its founding in 2009 has been impressive and the market in the west coast of Florida continues to offer a wonderful opportunity for a customer-focused bank like First National Bank. I look forward to working with Gary and his team, as they continue to build the bank.”

Headquartered in Naples, Florida, First National Bank of the Gulf Coast currently has four full-service offices and approximately \$742 million in consolidated assets as of December 31, 2013. For more information, contact First National Bank of the Gulf Coast at 239-348-8000, or toll free at 877-763-0244 or visit the bank’s website at www.fnbofgc.com. Member FDIC.

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