



FOR IMMEDIATE RELEASE

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**FIRST NATIONAL BANK OF THE GULF COAST ANNOUNCES THE
RESULTS OF FIRST ANNUAL MEETING OF SHAREHOLDERS**

NAPLES, FL. April 30 – First National Bank of the Gulf Coast, an independent community bank serving the banking needs of individuals and business owners throughout Collier and Lee counties, today announced the results of its First Annual Meeting of Shareholders held on April 26, 2010, at the Naples Beach Hotel & Golf Club.

By an overwhelming majority, shareholders reelected the following directors: Thomas G. Brewer, Brian E. Cobb, Edgar E. Davis, Jeffrey D. Davis, Dulce V. Dudley, M.D., Robert M. Feerick, Paulette P. Kempfer and Garrett S. Richter, President of First National Bank of the Gulf Coast. Each will serve a three-year term, expiring at the 2013 annual meeting.

Also during the meeting, Gary L. Tice bank Chairman and CEO, Garrett Richter, President, Bob Reichert, Chief Administrative Officer and C.C. Coghill, Chief Credit Officer provided a progress report on the Bank which opened in October 2009. Tice stated that the Bank is experiencing phenomenal growth and is gaining significant recognition in the local marketplace. As of March 31, 2010, total assets were \$216 million, total deposits were \$182 million and the Bank's capital is almost four times the minimum regulatory requirement for leverage capital. At the same time, the Bank has maintained exceptional credit quality whereby the Bank has no past due loans and no charged off loans.

“We are delighted to see how the new First National Bank has been embraced by the Naples marketplace,” Tice said. “We are committed to positioning the Bank apart from the current competition by being highly responsive to the needs of our customers while, at the same time, providing an innovative line of financial products and services. Having an unblemished balance sheet, organic growth opportunities and an experienced local management team provides the Bank with several strategic opportunities to evaluate including the raising of additional capital, participating in the FDIC bidding process for

failed banks, pursuing additional de novo branching opportunities and expanding our existing banking footprint. The market disruptions caused by local failed banks being acquired by out of market banks is unprecedented, and provides multiple strategic opportunities to enhance the long-term value of our shareholder's investment in First National Bank of the Gulf Coast. ”

Headquartered in Naples, First National Bank of the Gulf Coast has three full-service offices in Lee and Collier counties. Kraft Road lobby hours are from 9 a.m. to 5 p.m. Monday through Friday. Anchor Rode Drive lobby hours are Monday through Thursday 9 a.m. to 4 p.m., and Friday 9 a.m. to 5 p.m. Drive thru hours are Monday through Thursday 8 a.m. to 5 p.m., Friday 8 a.m. to 6 p.m. and Saturday 8:30 a.m. to noon. Joel Blvd. (located in Lehigh Acres), lobby hours are from 9 a.m. to 4 p.m. Monday through Thursday and 9 a.m. to 5 p.m. on Friday. Drive thru hours are Monday through Friday 8 a.m. to 5 p.m.

For additional information, contact First National Bank of the Gulf Coast in Naples at 239-348-8000 or in Lehigh Acres at 239-303-7310. The toll-free number is 1-877-763-0244. Information also may be received by visiting the bank online at [.fnbofgc.com](http://fnbofgc.com) Member FDIC. Equal Housing Lender.

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