



FOR IMMEDIATE RELEASE

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FIRST NATIONAL BANK OF THE GULF COAST NAMES JODY HUDGINS AS EXECUTIVE VICE PRESIDENT AND DEPUTY CHIEF CREDIT OFFICER

NAPLES, FL.- APRIL XX, 20XX. First National Bank of the Gulf Coast, a full-service community bank serving the local banking needs of individuals and business owners, has named Jody Hudgins as Executive Vice President and Deputy Chief Credit Officer. Mr. Hudgins will be located in the bank's headquarters in Naples, FL.

Mr. Hudgins stated, "Coming to First National Bank of the Gulf Coast is one of the highlights of my banking career. It's a great honor to join a team that I respect and admire because of their desire to meet the needs of our community, as well as offering superior customer service to all of our clients."

Mr. Hudgins attended Carson-Newman College, where he received a degree in mathematics. He also holds a graduate degree from the University of Virginia's Graduate School of Retail Bank Management. In 1986, SouthTrust Bank appointed him President and Chief Executive Officer of affiliate banks in Decatur, AL and Sarasota, FL. In 1991, he joined First National Bank of Florida, where he served in the post for 14 years. Most recently, Mr. Hudgins had been serving as Executive Vice President for First National Bank of Pennsylvania in their Sarasota offices.

Additionally, Mr. Hudgins has been an instructor with the Florida School of Banking for 20 years, teaching courses in Personal Financial Analysis, Commercial Lending, and Loan Policy and Review. Furthermore, he has been a professor at the Graduate School of Banking at Louisiana State University for the past six years.

"Jody's extensive experience with and comprehensive understanding of the credit industry is a tremendous addition to our company and a valuable resource to our customers," said Chairman and CEO Gary Tice.

Headquartered in Naples, Florida, First National Bank of the Gulf Coast currently has four full-service offices and approximately \$644 million in consolidated assets. 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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