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CONTACT: Heather Tice

Marketing Director 239-348-8000

FIRST NATIONAL BANK OF THE GULF COAST NAMES MELINDA HACKER AS VICE PRESIDENT, CREDIT OFFICER SERVING THE TAMPA BAY MARKET.

NAPLES, FL. MAY 11, 2012. First National Bank of the Gulf Coast, a full-service community bank serving the local banking needs of individuals and business owners, has named Melinda Hacker as Vice President and Credit Officer. Ms. Hacker will be based out of the Tampa Bay area.

Ms. Hacker has over 20 years of banking experience, and has most recently worked for American Momentum Bank in Tampa as a Commercial Portfolio Manager. Prior to that, Ms. Hacker worked for Fifth Third Bank in Tampa, as well as First National Bank of Florida prior to the Fifth Third acquisition in 2005. "I am thrilled to be back working with a team of bankers that have a proven track record in the Florida market. It's exciting to be on the ground floor of the expansion efforts as we grow our banking footprint," said Ms. Hacker.

First National Bank of the Gulf Coast recently established a Loan Production Office in Tampa this past July, which is expected to develop into a full service banking location sometime in the near future. "The bank firmly believes in acquiring a strong talent base prior to entering into a new market or offering a new line of business. Melinda is a great example of this philosophy, and we are proud to have her as a building block leading our expansion into Tampa and the surrounding areas," said Chairman and CEO Gary Tice.

Ms. Hacker holds a Bachelors of Arts in Finance from The University of South Florida as well as credentials from The Florida School of Banking and The Graduate School of Banking at Louisiana State University. She resides in Tampa with her husband, Ted, and their two-year old son Alex.

Headquartered in Naples, Florida, First National Bank of the Gulf Coast currently has two full-service banking offices in Collier County. As of December 31, 2011 total assets were approximately \$396 million, gross loans were \$184 million, and total deposit relationships were \$329 million.

For more information, contact First National Bank of the Gulf Coast at 239-348-8000, or toll free at 877-763-0244 or by visiting the bank's website at <u>.fnbofgc.com</u>. Member FDIC