



June 20, 2014

Dear Valued Customer:

We are pleased to share some very exciting news with you. First National Bank of the Gulf Coast is officially changing its name to **First Florida Integrity Bank**. Our bank will open for business as usual as **First Florida Integrity Bank** on June 28, 2014. Enclosed with this letter is a Question and Answer Guide, which will provide further information.

The primary reason for the change in name is that we are converting from a nationally chartered bank to a state chartered bank. From a practical standpoint, this conversion provides the bank with better opportunities to grow and increase its efficiencies within Florida while benefiting from lower regulatory cost. The bank will continue to be a member of the Federal Reserve.

Although our name is changing, our level of customer service will continue to be superior. Our bank's logo has been a constant since we opened in October 2009. The logo features the handshake, signifying that our word is our bond. The words, "The **Golden Rule Bank**," mean that we treat our customers the way we want to be treated. By design, The Golden Rule translates into the name of our holding company, TGR Financial, Inc. The "1" behind the handshake again represents the bank's commitment to put our customers first in all aspects of our business. The stars represent our "Seven Star Customer Service." **Integrity** wraps it all up – ethics, honesty and fairness. Our logo and new name, **First Florida Integrity Bank**, define exactly who and what we are.

We have received all regulatory approvals to become a state chartered bank, whereby our state regulator will be the Florida Office of Financial Regulation. Our federal regulator will be the Federal Reserve Bank of Atlanta. There will be NO change to the bank's management team. Gary Tice will remain as Chairman and C.E.O. and Garrett Richter as President. You will continue to be greeted by the same friendly staff, ready to assist you with your banking needs.

The bank's business hours, locations, routing number, as well as FDIC insurance coverage, will remain the same. Checks, debit cards, credit cards, deposit tickets and endorsement stamps will continue to work with no interruption. Only when you reorder checks or renew a debit or credit card will the name change. Nothing will change on your existing deposit accounts or loans. Our goal is to function as we always have, just under a different bank name.

On behalf of our employees and directors, we would like to thank you for your continued support. Our team of bankers is enthusiastic about continuing the mission of continually providing superior service for you, our valued customer.

Thank you for being a loyal customer,

Gary L. Tice
Chairman and CEO

Garrett S. Richter
President

Member FDIC

 Equal Housing Lender

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