



NAME CHANGE QUESTION AND ANSWER GUIDE

1. What is the bank's new name and when will the name change be effective?

The bank's new name is First Florida Integrity Bank. The bank will open for business as usual as First Florida Integrity Bank on June 28, 2014.

2. Why is the bank changing its name?

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 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.

3. Are there any changes to management as a result of the bank's name change?

No. Gary Tice will remain as Chairman and C.E.O. and Garrett Richter as President. The bank's management team and employees will also remain the same. The only change is the bank's name to First Florida Integrity Bank.

4. How does the bank's name change impact the employees of the bank? Will I see any changes to the people I interact with daily regarding my banking needs?

The bank's name change will not impact who you interact with on a daily basis. You will continue to be greeted by the same friendly staff, ready to assist you with your banking needs. The only change is the bank's name to First Florida Integrity Bank.

5. Is the bank closing or curtailing any operations, locations or products?

No. The bank is not closing or curtailing any operations, locations or products. The only change is the bank's name to First Florida Integrity Bank.

6. Is the bank being acquired or merged with another financial institution?

No. The bank is not being acquired or merged into another financial institution. There is no change in the bank's ownership or management. The only change is the bank's name to First Florida Integrity Bank.



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7. How does the bank's name change impact the way the bank does business?

The bank will continue to focus on delivering superior customer service. All products and services will remain the same. The only change is the bank's name to First Florida Integrity Bank.

8. How does the bank's name change impact where the bank can do business?

The bank will continue to grow in accordance with its existing growth strategies.

9. Who is the regulator of the bank?

The bank's state regulator will be the Florida Office of Financial Regulation and federal regulator will be the Federal Reserve Bank of Atlanta. Previously the bank was regulated by the Office of the Comptroller of the Currency.

10. How does the bank's name change impact FDIC insurance coverage?

There is no change to your FDIC insurance coverage. The only change is the bank's name to First Florida Integrity Bank.

11. How does the bank's name change impact my branch?

The bank's business hours, locations, and services will remain the same. The only change is the bank's name to First Florida Integrity Bank.

12. Will the bank have a new website?

Yes. The new website address will be: www.firstfloridaintegritybank.com. However, the current website (www.fnbofgc.com) will automatically direct customers to the new website on June 28, 2014.

13. How does the bank's name change impact my electronic banking? Will there be any interruption in service?

The only change to your electronic banking is the bank's name to First Florida Integrity Bank. Everything else will remain the same. There will be no interruption in service.

14. Is the bank's routing number changing?

No. The only change is the bank's name to First Florida Integrity Bank.

15. How does the bank's name change impact my deposit account interest rates and fees?

There is no change to the bank's existing deposit account interest rates or fees. The only change is the bank's name to First Florida Integrity Bank.

16. Do I have to replace my checks, debit cards, credit cards, deposit tickets or endorsement stamps?

No. Checks, debit cards, credit cards, deposit tickets and endorsement stamps will continue to work with no interruption since the bank's routing number is not changing; the bank's new name will be on the new checks, debit cards, credit cards, deposit tickets and endorsement stamps as they get issued.



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17. Will the bank have new wiring instructions?

The only change to the bank's wiring instructions will be the bank's new name to First Florida Integrity Bank.

18. How does the bank's name change impact my direct deposits or ACH debits and credits?

The bank's name change will not impact your direct deposits or ACH debits and credits. The only change is the bank's name to First Florida Integrity Bank.

19. How does the bank's name change impact my loan agreement or mortgage?

The bank's name change will not impact any loan agreement or mortgage for existing loans. The only change is the bank's name to First Florida Integrity Bank.

20. Whom should I contact if I have any questions?

Your personal banker or local branch will continue to answer any questions that you may have regarding the bank.

21. How does the bank's name change impact the bank's contact information?

All existing phone numbers and fax numbers will remain the same. Email addresses will be changing in the near future. However, the bank's existing email addresses will continue to work indefinitely.

22. Were all bank customers notified and how?

Yes. A notification was sent to every customer of the bank regarding the bank's name change to First Florida Integrity Bank.

23. Does this change my ownership in TGR Financial, Inc. (Holding Company)?

No. The bank will continue to be a wholly owned subsidiary of TGR Financial, Inc. Your investment will remain the same.

24. How does the bank's name change impact the bank's social media accounts?

The bank currently uses Facebook, Twitter, LinkedIn, and YouTube for social media. The bank will continue to use its social media accounts rebranded with the bank's new name First Florida Integrity Bank.



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Time is Money

We can spare you time, so you can make more money.



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Save a trip to the branch by using your scanner or mobile phone to deposit checks securely and immediately.

We can help you spend less time at the bank so you can spend more time dedicated to your business.

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First Florida Integrity Bank is proud to be a community bank. As a community bank we are a local business, therefore we understand the needs of local business owners. To experience time-saving and cutting edge banking for yourself, visit any of our branch locations today or visit us online at www.firstfloridaintegritybank.com



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BANKING CENTERS:

811 Anchor Rode Drive, Naples (239) 649-6000
3580 Pine Ridge Road, Naples (239) 348-8000
690 Bald Eagle Drive, Marco Island (239) 642-1166
1280 Creekside Street, #104, Naples (239) 593-5522
895 Fifth Avenue South, Naples (239) 919-5199
5078 Pope John Paul II Blvd #100, Ave Maria (239) 354-5250



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