



June 20, 2014

Dear Valued Shareholder:

I am 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 Federal Reserve Bank of Atlanta will continue to be the federal regulator of the company and the bank.

Although the bank's name is changing, its level of customer service will continue to be superior. Both the company's and 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 shareholders and 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 shareholders and 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. The bank's 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 company's or bank's management team. I 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 shareholder and banking needs.

Your ownership in TGR Financial, Inc. will not be affected. **First Florida Integrity Bank** will replace First National Bank of the Gulf Coast as a wholly owned subsidiary of TGR Financial, Inc. Your investment will remain the same. There will be no change to the bank's business hours, locations or to the bank's routing number. Our goal is to function as we always have, just under a new bank name.

On behalf of our employees and directors, I 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 shareholder.

Thank you for being a loyal shareholder,

Gary L. Tice
Chairman and CEO

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 Equal Housing Lender

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