

Charles E. Alford, Jr. 2010 President of A & H Excavation, Inc., Vice President of Alford Timber, Inc., Managing Partner of Magnolia Dunes, LLC, Managing Partner of JBS Cattle, LLC and Owner of NATKIM Radio, LLC.

Ben Bates, Jr. resident of Coldwell Banker Ben Bates Realty with offices in Palatka and Crescent City, Florida. Mr. Bates is also President of Bates Hewett & Floyd Insurance Agency in Palatka. In addition, Mr. Bates is a partner in Beck Chevrolet in Palatka, and Beck Chevrolet of Starke in Starke, Florida. Mr. Bates is active in the Palatka and Putnam County communities being involved in the Palatka Panthers Booster Clubs, Putnam County Chamber of Commerce, Northeast Florida Board of Realtors, and Rodeheaver Boys Ranch.

Stephen L. Beckett, DDS, established in Palatka, Florida in 1975. In addition, Dr. Beckett is a member of the Putnam Medical Arts and a Partner of Palatka Professional Offices.

Daniel L. Byrnes elected a director of the Bank in 2010. Mr. Byrnes has been the owner of Byrnes Farms, Inc. since 1972. Mr. Byrnes is a Board Member of the Florida Fruit & Vegetable Association and President of the North Florida Growers Exchange and a member of the Putnam County Chamber of Commerce.

Steve A. Chapman, was elected a director of the Bank in 2010. Dr. Chapman has his own dental practice, Steve A. Chapman, DMD, which was established in Palatka, Florida in 1979. In addition, Dr. Chapman is President of the Florida Association of Orthodontics, President of University of Florida Orthodontics Alumni Association and for 30 years he has served Rodeheaver Boys Ranches a former President and presently as a Director. Dr. Chapman has a Doctorate of Medical Dentistry from the University of Kentucky College of Dentistry and a Certificate of Orthodontics from the University of Florida Department of Orthodontics.

Daniel A. Martinez was elected a director of the Bank in 2010 and currently serves as Chairman of the Board. Daniel A. Martinez is a graduate of the University of Florida with a Bachelor of Chemical Engineering. Mr. Martinez is a retired Senior Vice President of Georgia Pacific Corporation retiring in 1992. He served as a fulltime Consultant for Georgia Pacific Corporation from 1992 to 1995. Mr. Martinez served as a Board Director

of the Atlantic National Bank of Palatka, Florida, Inc. from 1980 to 1987. Since 1987 Mr. Martinez has served for 11 years as an Advisory Director of the First Union Bank and has served for 12 years as an Advisory Director of Capital City Bank in Putnam-St. Johns Counties. Mr. Martinez is currently President of the Rodeheaver Foundation Board of Trustees, Trustee Emeritus of the University of North Florida Foundation, Executive Committee member of the St. Johns River Community College Foundation and Past President and member of the Rotary Club of Palatka. Mr. Martinez served on the Board of Governors for the St. Johns River Water Management District and is Past President of the following organizations: Putnam County Chamber of Commerce, Rodeheaver Boys Ranch, Putnam Community Medical Center, Palatka Housing Authority and Putnam County Nursing Home Authority. He has also served as a Director of ARC, member of the Executive Committee of North Florida Council, Boy Scouts of America, a member of the Executive Committee of the Florida Chamber of Commerce and past member of the Executive Board of the St. Augustine Technical Center.

L. Wayne McClain joined the Bank in 2004 as the Senior Vice President and Chief Operating Officer. From 2001 to 2004 he served as the Director of Human Resources and Administration with the Board of County Commissioners in Putnam County, Florida. Mr. McClain also has over twenty-five years of experience in executive management, human resources, and marketing. Mr. McClain has a Bachelor of Science in education from Florida State University and a Masters in Counseling and Human Resource Management from the University of North Florida. His community involvement includes being a member of the Rotary Club of Palatka, a member of the Board of Directors of the United Way of Putnam County, a Kay-Larkin Airport Advisory Board Member, a member of the Putnam County Medical Center Board of Directors, and a member of the Board of Directors of the SJRCC Foundation.

Kelley R. Smith, Jr. is the owner and managing member of Gator Timber & Land, LLC in Palatka, Florida. He is also part owner of Los Ninos Corp., a ranch and tree farm in Palatka. Mr. Smith also serves on the Board of Trustees of Clay Electric Co-Op in Keystone Heights, Florida. From 1976 to 1984, Mr. Smith served as a County Commissioner for the Putnam County Commission in Palatka. Mr. Smith has also served as a Governing Board Member of the St. John River Water Management District from 1985 to 1989 and as a member of the Florida House of Representatives from 1990 to 2000. Additionally, Mr. Smith is a member of the Putnam County

Agriculture Extension Advisory Committee, a board member of the Florida Forestry Association, and Chairman of the Florida Division of Forestry Advisory Committee.

William E. Torode, III, Mr. Torode was an insurance agent and adjuster at State Farm from 1965 to 2001. He has a Bachelor of Science and Bachelor of Arts in Real Estate from the University of Florida. In addition, Mr. Torode is a director of the Putnam County ARC, a past president of the Kiwanis Club, and a past president of the Putnam County Chamber of Commerce.

Terry L. Turner was elected a director of the Bank in 2011. Mr. Turner has been the President of Armstrong Roofing, Inc. since 1981 and President of Armstrong Contracting Services, Inc. since 1993. He is also President of Keaton Beach Ridge, LLC and Vice President of Health Care at Home, Inc. In addition, Mr. Turner is the Chairman of the Board of the Putnam County Chamber of Commerce, a member of the Palatka Main Street Board and a member of the Board of Trustees for the FRSA Self Insurers Fund & Audit Committee Chairman. He is a Past President of Florida Roofing Sheet Metal & A/C Contractors Association and Past Chairman of the Putnam County Planning Commission.

John W. Wolfenden, MD, Dr. Wolfenden is a specialist physician who is Board certified in obstetrics and gynecology and is a Fellow of the American College of Obstetrics and Gynecology. He practiced medicine in Palatka, Florida for 30 years, during which time Dr. Wolfenden has served on the Putnam Community Medical Center Board of Trustees and was also the Chief of the Medical Staff. He received his undergraduate degree from the University of Florida and his Doctor of Medicine from Tulane University School of Medicine. He is also a past president of the Putnam County Chamber of Commerce and a former trustee of the St. Johns River Community College.