

BRANCH OPENING AND CLOSING RECORD

The First acquired First Community Bank headquartered in Chatom, Alabama on March 1, 2018. The First acquired Sunshine Community Bank headquartered in Tallahassee, Florida on April 1, 2018. The First acquired Farmers & Merchants Bank headquartered in Monticello, Florida on October 31, 2018. The First acquired Florida Parishes Bank headquartered in Hammond, Louisiana on March 2, 2019. The First acquired First Florida Bank headquartered in Destin, Florida on November 1, 2019.

Opened (Acquisition) March 1, 2018

Branch Name	Branch Address	Census Tract	Branch Name	Branch Address	Census Tract
Cottage Hill Branch	6241 Cottage Hill Rd Mobile, AL 36609	Upper 0037.09	Spanish Fort Branch	10021 Hwy 31 Spanish Fort, AL 36527	Upper 0107.03
Zeigler Corners Branch	720 Schillinger Rd N Mobile, AL 36608	Moderate 0064.02	Millry Branch	30122 Hwy 17 S. Millry, AL 36558	Middle 0439.00 Distressed
Mount Vernon ATM	18930 U.S. Hwy 43 Mt. Vernon, AL 36560	Middle 0058.00	Daphne Branch	27555 U.S. Hwy 98 Daphne, AL 36526	Middle 0108.00
Fairhope Branch	84 Plantation Pointe Fairhope, AL 36532	Middle 0112.01	Chatom Branch	34 Court Street Chatom, AL 36518	Upper 0440.00
Citronelle Branch	19495 U.S. Hwy 45 Citronelle, AL 36522	Middle 0060.00	Saraland Branch	1063 Industrial Parkway Saraland, AL 36571	Middle 0054.00

Opened (Acquisition) April 1, 2018

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>	<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>
Park Ave Branch	1400 East Park Ave Tallahassee, FL 32301	Moderate 0009.03	Mahan Branch	3266 Mahan Drive Tallahassee, FL 32309	Middle 0025.05
Killearn Branch	3534-A Thomasville Rd Tallahassee, FL 32309	Upper 0024.16	Publix Lake Ella Branch	1700 North Monroe St. Tallahassee, FL 32309	Moderate 0007.00
Southwood Branch	3641 Coolidge Court Tallahassee, FL 32311	Upper 0026.05			

Opened (Acquisition) October 31, 2018

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>	<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>
Monticello Branch	200 East Washington St. Monticello, FL 32344	Middle 2501.02	Mahan Branch	2626 Mahan Drive Tallahassee, FL 32308	Middle 0009.01
North Monroe Branch	3490 North Monroe Street Tallahassee, FL 32303	Moderate 0022.07	Metropolitan Branch	3320 Thomasville Rd Tallahassee, FL 32308	Upper 0017.00
Apalachee Parkway Branch	2000 Apalachee Pkwy Tallahassee, FL 32301	Moderate 0009.03	Thomasville Branch	1313 East Jackson St. Thomasville, GA 31792	Middle 9606.06 Distressed

Opened (Acquisition) March 2, 2019

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>	<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>
Hammond Branch	1300 W. Morris Ave Hammond, LA 70403	Moderate 9543.00	East Branch	18014 Highway 190 East Hammond, LA 70401	Middle 9545.02
Ponchatoula Branch	490 Barringer Drive Ponchatoula, LA 70454	Middle 9545.01	Mandeville Branch	2909 Highway 190 Mandeville, LA 70471	Upper 0412.08
Amite Branch	601 West Oak Street Amite, LA 704222000	Moderate 9536.00	Metairie Branch	1041 Veterans Blvd Metairie, LA 70005	Upper 0222.00
Covington Branch	2300 North Highway 190 Covington, LA 70433	Upper 0403.04			

Opened (Acquisition) November 1, 2019

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>	<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>
Destin Branch	2000 Ninety-Eight Palms BLVD Destin, FL 32541	Upper 0233.05	Miramar Beach Branch	9461 Highway 98 E Miramar Beach, FL 32550	Upper 9506.03
Freeport Branch	16452 Hwy 331 South Freeport, FL 32439	Middle 9505.02	Panama City Branch	701 Harrison Avenue Panama City, FL 32401	Moderate 0020.00
Mary Esther Branch	302 Mary Esther BLVD Mary Esther, FL 32569	Middle 0229.00	Niceville Branch	750 John Sims Parkway E Niceville, FL 32578	Middle 0212.00

Closed (Relocation to Existing Branches) May 31, 2018

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>	<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>
Fairhope Branch	84 Plantation Pointe Fairhope, AL 36532	Middle 0112.01	Daphne Branch	27555 U.S. Hwy 98 Daphne, AL 36526	Middle 0108.00

Closed (Relocation to Existing Branches) February 15, 2019

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>	<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>
Killearn Branch	3534-A Thomasville Rd Tallahassee, FL 32309	Upper 0024.16	Publix Lake Ella Branch	1700 North Monroe St. Tallahassee, FL 32309	Moderate 0007.00
Mahan Branch	3266 Mahan Drive Tallahassee, FL 32308	Middle 0009.01			

The First regularly reviews how we deliver services to our customers, including our bank branches, to optimize our customer experience. Our goal is to ensure we are providing services in an effective and efficient manner, while meeting or exceeding our customers' needs. In some instances, after extensive business and community impact reviews, the decision is made to close a branch in a given area. These are difficult decisions and are not taken lightly.

We understand that the closure of a branch can be disruption for our customers and we are committed to making the transition as smooth as possible.

When a branch closes, customers' accounts will stay open, unless they choose to close them. Customers will continue to have access to their accounts 24 hours a day through online banking at thefirstbank.com and our mobile banking app. The mobile banking app has many convenient features such as allowing customers to check their accounts, transfer funds and make deposits. Other branch locations may remain open nearby.

Based on the location of a branch, we consider various options to help ease the transition. These options include, but are not limited to, maintaining an ATM, providing information and resources to ease the transition to online banking.