



April 1, 2023

BRANCH OPENING AND CLOSING RECORD

The First opened the Ft. Walton Branch in Fort Walton Beach, Florida August 1, 2022.
The First opened the Garden St. Branch in Pensacola, Florida August 1, 2022.
The First opened the Navarre Branch in in Navarre, Florida August 1, 2022.
The First opened the Niceville Beach Branch in Niceville, Florida August 1, 2022.
The First opened the Tampa Branch in Tampa, Florida August 1, 2022.

The First closed the Gulf Breeze Branch in Gulf Breeze, Florida December 2, 2022.
The First closed the Pensacola Downtown Branch in Pensacola, Florida December 2, 2022.
The First closed the Mary Esther Branch in Mary Esther, Florida December 2, 2022.
The First closed the Niceville Branch in Niceville, Florida December 2, 2022.

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>	<i>Tract Income</i>	<i>Majority/Minority Percentage</i>
Ft. Walton	17 Eglin Parkway SE Fort Walton Beach, FL 32548	0226.00	Moderate	44.75%
Garden St.	39 West Garden St Pensacola, FL 32502	0001.00	Upper	34.91%
Navarre	9290 Navarre Pkwy Navarre, FL 32566	0108.27	Upper	30.51%
Niceville Beach	100 Armstrong Ave Niceville, FL 32578	0211.01	Middle	25.30%
Tampa	1211 N. Westshore Blvd STE 200 Tampa, FL 33607	0046.02	Middle	65.40%
Gulf Breeze	2871 Gulf Breeze Parkway Gulf Breeze, FL 32563	0108.12	Upper	15.52%
Pensacola Downtown	40 N. Palafox St. Pensacola, FL 32502	0001.00	Middle	34.91%
Mary Esther	302 Mary Esther Blvd Mary Esther, FL 32569	0229.00	Middle	33.13%
Niceville	750 John Sims Parkway East Niceville, FL 32578	0211.01	Middle	25.30%

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 though 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.