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For Immediate Release

First City Bank Completes a Major Renovation and Addition

FT. WALTON BEACH, Florida, November 19, 2008 – First City Bank celebrated the completion of the major renovation and addition to its headquarters office with a grand opening ceremony on Tuesday, November 18, 2008. With over \$300 million in assets, the bank has achieved significant growth since its inception in 1948, and today hosts five full-service branches.

“We are very pleased and proud to mark our 60th anniversary with the completion and dedication of this new, modern banking facility. This newly redesigned and expanded structure is a new landmark for the Emerald Coast. We thank the fine craftsmen who have worked together to complete this wonderful facility under the leadership of Consultants & Builders, Inc.,” said Bob Bennett, President/COO, First City Bank.

During the extensive remodeling and addition, the bank remained open to customers with normal operations. The new retail facility spans a total of 45,000 square feet, almost doubling the size of its previous facility. The addition includes a two story atrium entrance with eight foot suspended banners and a 60” screen overhead leading the customer into the retail branch. Once in the branch, there is a long marble waterfall with dolphin reliefs going to a wading pond and two plasma displays on either side. Behind the traditional teller line is a tile mosaic representing a landscape scene of the area. The facility also features one drive-up teller window, three remote tellers, an ATM, a night drop and a safe deposit vault providing security and convenience for customers.

Consultants & Builders, Inc., a design-build firm focusing exclusively on the development of financial institutions, managed the design and remodel of the facility. “Our goal was to help design and build a facility that reflects First City Bank’s community roots and enables them to continue their success

as a growing financial institution. The new facility has been updated for customer convenience to include everything new and streamlined in banking,” said Tyler Williams, President, Consultants & Builders, Inc. (CBI).

About First City Bank

First City Bank was chartered in 1948 by the citizens of the Fort Walton Beach/Destin communities and remains the Emerald Coast’s oldest independent bank. The bank has five locations, a full service telephone banking center, the most up-to-date banking services available, and a rich heritage in its community. For more information, please visit www.firstcitybank.com.

About Consultants & Builders, Inc.

Consultants & Builders, Inc. (CBI) is a design-build firm focusing exclusively on the development of financial institutions. Established in 1986, the company is headquartered in Duluth, Georgia, an Atlanta suburb, and offers a wide range of services including facility design, interior design, and construction as well as branding and retail delivery services. For more information, visit www.consultantsandbuilders.com.

For more information, contact:

Anne Anderson

Director of Marketing

Consultants & Builders, Inc.

(770) 729-8183

anne.anderson@consultantsandbuilders.com