

Press Release for Lloyd Collins

Palm Coast, FL----Bruce Page, President and Chief Executive Officer, today announced the addition of C. Lloyd Collins to the Intracoastal Bank team as Vice President/Business Development Officer. Prior to joining Intracoastal Bank, Mr. Collins was with Colonial Bank in Flagler County. Mr. Collins has a wealth of banking experience in Flagler and Volusia Counties where he worked with SunTrust Bank, SouthTrust and was the founding President of Tomoka State Bank in 1990. During his 40 plus years in banking Mr. Collins has served in various capacities in Commercial Lending, Private Banking and Business Development.

Mr. Collins has been active with the Daytona Beach Chamber of Commerce, FUTURES, Daytona Beach Symphony Society as well as many other local business and civic organizations. He is a graduate of the University of Louisville and Western Kentucky University, and also The School of Banking of the South at LSU, Baton Rouge, Louisiana.

Page stated, "We are excited about Lloyd Collins joining our team. As a longtime resident of this area and his vast experience in banking, he is particularly well-suited for of our team and will play a vital role within the Bank."

Intracoastal Bank is located at 1290 Palm Coast Parkway, NW, Palm Coast, Florida 32137. The Bank is headquartered in Flagler County's with total assets of \$78,273,004 at July 31, 2009. The bank offers a full range of deposit and loan products tailored to meet the needs of customers and the community. The bank is a state chartered commercial bank, member FDIC.

For further information, please feel free to contact Bruce Page at (386) 447-1662.