

FIDELITY BANK OF FLORIDA, N.A.

Community Reinvestment Act Statement

Fidelity Bank of Florida's (the "Bank") employees and its Board of Directors are fully committed to reinvestment opportunities within our local community. We agree with remarks made by Chairman Ben S. Bernanke at the March 30, 2007 Community Affairs Research Conference in Washington, D.C in that based on the use of nontraditional avenues to interact with customers, and in some cases avoiding the "brick and mortar" presence, local communities for some banks are more regional or national defined. Fidelity Bank's local community falls in between its assessment area and regional locations. We are committed to complying with the Community Reinvestment Act (CRA) and have developed lending, investing and service programs to help ensure low-to-moderate communities have access to credit and financial services. Our primary assessment area is as follows:

- ◆ MERRITT ISLAND MAIN OFFICE - Consists of whole geographies within the **Metropolitan Statistical Area (MSA) 37340 (Brevard County)**.
- ◆ LONGWOOD BRANCH OFFICE – Consist of whole geographies within the **MSA of 36740, 19660, and 29460 (Lake, Orange, Osceola, Polk, Seminole, and Volusia Counties)**.
- ◆ TAMPA BRANCH OFFICE – Consist of whole geographies within the **MSA of 45300 (Pasco, Pinellas, Hernando and Hillsborough Counties)**.

LENDING: Because the Bank has a regional business strategy, it also has a regional community to serve. The Bank originates and acquires commercial and residential mortgage loans from both locally and outside the State of Florida. Our lending programs help serve small business owners, residential "home and investment" lending, consumer related loans, construction loans, mobile home lending and other traditional loan products. We also specialize in serving foreign nationals who desire the American dream of owning their own home or business.

INVESTING: Fidelity Bank has several investments that help reinvest into the community. We have invested certificates of deposit in minority owned institutions. Further, we own shares in the CRA Qualified Investment Fund, a mutual fund security. This security invests funds to support community development activities such as low-income housing, affordable healthcare and job training within the Bank's assessment area. Finally, Fidelity has donated to non-profit community organizations designed to support economic development, affordable housing, education and other community services targeted towards low-to-moderate income individuals.

SERVICES: Fidelity Bank has three full service branches with competitive hours to serve our community with our Tampa office being located in a moderate income area. We belong to a broad network for ATM service. Customers are also able to open accounts and conduct transactions through nontraditional sources enabling them access to our services without entering the Bank. Our deposit products offered are similar to other traditional bank products.

Fidelity Bank has partnered with a few nonprofit organizations to help promote and support their local community projects. In addition to donations, we have developed projects that endorse economic, financial education and job training. We have partnered with several non-profit organizations to help them focus on affordable housing and financial education. All three branches are working with The Habitat for Humanity to deliver a 13-week financial education program designed to educate families on budgeting, saving, paying of debt and other financial topics. This program utilizes the resources of Dave Ramsey's Financial Peace University program. The program is delivered to selected families of the Habitat home recipients. They are also coached in planning for expenses with home ownership. The Longwood and Merritt Island branches also teach the high-school version of Dave Ramey's Financial Peace University to the Boys and Girls Club of Sanford and The Top Teens of America. Several employees teach the courses and service on the different committees who we partner with.

Copies of the CRA Statement and most recent CRA Performance Evaluation are made publicly available at the Bank's home office in Merritt Island, Florida.