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First Green Bank Joins the Leadership in Energy and Environmental Design (LEED[®]) for New Construction Green Certification Program with their LEED[®] Platinum Headquarters Registered Project

A Local bank with a Global Mission breaks ground on new headquarters with the mission to do the right thing for the environment, its people, its community and its shareholders

Eustis, Florida – September 16th, 2010: Today, First Green Bank broke ground on their new headquarters registered with the U.S. Green Building Council to become LEED® certified for New Construction. The new building in Eustis, Florida is the first LEED[®] Platinum bank registered project in Florida and only the second bank in the nation to seek LEED® Platinum certification.

For First GREEN Bank environmental sustainability is more than just a marketing strategy intended to create a good image. It is the driving force that led to the conception of the business and the primary focus of the design of their facilities. "In general the banking industry has always operated anathema to environmental sustainability. After selling my first bank, I decided that I had no interest in getting back into the business unless I could do something that would make a difference. Beyond operating the business in as sustainable a fashion as possible the only real opportunity for a bank to make a difference is to influence behavior" said Ken LaRoe CEO of First Green Bank. "Our LEED® Platinum" headquarters building shows our leadership stance and our green banking initiatives will change our borrower's behavior".

First Green Bank wanted the headquarters building to be a model project exemplifying environmental sustainability, becoming a living example to educate and influence its bank constituents and the community on green building. In order for people to understand the environmental commitment and how to be part of the change they registered the project with the USGBC's Leadership in Energy and Environmental Design certified green building program. According to Paul Rountree the President of First Green Bank, "We chose LEED[®] because it is the most vetted, well known and reputable measuring system available in today's market place".

Building a LEED® Platinum project is no simple task especially when local codes and ordinances do not encourage green building. "The number of obstacles the bank had to overcome to build a LEED®

Platinum project is a testament to their commitment to changing the built environment' said EDI Principal, J. Stace McGee. "They are providing the extraordinary leadership for more companies to leave a positive legacy."

The brand new 12,000 square-foot headquarters building is designed to be at least 44% more energy efficient than comparable buildings. It is also designed to be extremely water efficient and has taken almost every measure possible to reduce the environmental impact on the local hydrology. The facility expects to see a savings of approximately 54,000 gallons of potable water per year when compared to a similar building of typical construction (79% reduction) and has reduced the post development storm water runoff rate to be below pre-development. Probably the most significant environmental conservation measure, that is inexpensive and realistic for all buildings in Florida, is the collection of the HVAC condensate water. "People have no idea just how much water is produced from cooling hot humid air when it enters a building. Our engineers estimate that over 80,000 gallons of clean water will be produced per year from the condensate alone. The problem is we can only use so much of it for flushing toilets and irrigation" said EDI Project Manager, David Kindel. The bank will store the condensate water in a below grade cistern and use it to flush all the toilets in the building as well as use it for all irrigation requirements for the green roof and interior plants. Building codes prevent the use of condensate water for use in sinks and showers so a 100% reduction is not possible.

A unique feature incorporated into the design of the building is the use of an interior living wall system that is approx 320 sf. This vegetated wall will be placed directly in front of the return air for the mechanical unit providing air for the Atrium. This will allow the mechanical system to distribute the clean oxygenated air throughout the building while at the same time taking the humidity produced by the plants out of the air. We will be working with Dr. Bodie Pennisi of the University Of Georgia to help quantify the VOC and CO2 reductions associated with the living wall as well as the other planters inside the building envelope. The building will have a total of 420 interior plants. The project expects to receive credit for all 15 of the possible Indoor Environmental Quality credits.

This state-of-the art facility was designed by Environmental Dynamics Inc (www.edi-arch.com), with EDI also as the sustainability consultant, Viridian USA as the commissioning agent (www.viridianusa.com) and Schmid Construction serving as the general contractor (www.schmidconstruction.com).

EDI is based in New Mexico and Florida and is a recognized leader in ecologically appropriate architecture, EDI believes in working collaboratively to maximize positive impact to our climate and our communities. Since 2001EDI has been a member firm of the U.S. Green Building Council, a 501(c)(3) non-profit community of leaders working to make green buildings available to everyone within a generation.

Schmid Construction is based in Florida and just completed one of Florida's 5 LEED® platinum projects.

ABOUT FIRST GREEN BANK (FGB)

First GREEN Bank, which opened in February 2009, was organized by experienced banking executives and business leaders in Central Florida. Ken LaRoe is the founder and former CEO of Florida Choice Bank which was founded in 1999. In 2006 with more than \$400 million in total assets, Florida Choice Bank was acquired by Alabama National Bank Corporation. Ken is now focused on First GREEN Bank and wants to change *why* America does business.

By promoting green building and sustainability through our bank, we can help other businesses realize the value in doing the same, and we hope to motivate them to expand their focus to include environmentally responsible goals.

FGB Approach

Our approach to the community and the Earth are what set us apart from other banks. While we are a traditional customer-driven community bank providing personalized service, localized decision-making and extended banking hours, First GREEN Bank is the first bank of its kind to promote positive environmental and social responsibility while providing for increased profits for investors and clients.

First GREEN Bank promotes environmental responsibility and green building by offering lower interest rates for commercial projects that meet green building certification defined by the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED[®]) standards. Gold and platinum certified projects qualify for the lowest interest rates in order to motivate commercial developers to build green while at the same time making it possible to realize increased profits.

FGB - Leads by Example

First GREEN Bank leads by example, promoting environmentally responsible behavior through its own business and employees. We have LEED® Accredited Professionals on staff in order to better assist clients and we cover the cost for, and offer salary increases to, all employees who attain LEED® Professional Accreditation. FGB will provide zero percent interest loans to employees who buy automobiles that exceed 25 miles per gallon, and offers paid sabbaticals to employees who engage in environmentally responsible projects. FGB also provides green building expertise, networking, and product resources through its website and staff so clients have all the necessary tools available to help ensure successful green building projects.

For more information go to www.firstgreenbank.com

ABOUT LEED® FOR NEW CONSTRUCTION

The U.S. Green Building Council is a nonprofit membership organization whose vision is a sustainable built environment within a generation. Its membership includes corporations, builders, universities, government agencies, and other nonprofit organizations. Since UGSBC's founding in 1993, the Council has grown to more than 14,500 member companies and organizations, a comprehensive family of LEED® green building rating systems, an expansive educational offering, the industry's popular Greenbuild International Conference and Expo (www.greenbuildexpo.org), and a network of 77 local chapters, affiliates, and organizing groups. For more information, visit www.usgbc.org.

ABOUT LEED®

The LEED® Green Building Rating System[™] is the national benchmark for the design, construction, and operations of high-performance green buildings. Visit the U.S. Green Building Council's web site at www.usgbc.org to learn more about LEED® and green building. For more information go to http://www.usgbc.org/DisplayPage.aspx?CMSPageID=1988

OBAMA ADMINISTRATION POISED TO TAKE IMMEDIATE ACTION TO HELP TRANSFORM AMERICA'S

BUILDINGSTOCK. Washington, DC (April 29, 2010) – The Obama Administration is authorized to play a more active and supportive role in encouraging and progressing the energy efficiency and sustainability of America's multifamily and commercial building stock, according to a report released today by the U.S. Green Building Council (USGBC) and other leading organizations in energy, housing, environment and real estate. For more information, visit www.usgbc.org/Docs/News/Executive Authority Report_April 2010.pdf