

**A unique Florida bank.
For a better way
of banking.**

American Momentum Bank brings you new ways to do business with your bank. New, cutting edge ways to access some of the most innovative banking services and products in the market, leaving you more time for your family, your business or financial planning.

You've got more than a new bank. You've got Momentum.

With the largest startup capitalization of any financial institution in state history, American Momentum is capable of providing a wide array of personal and business options and solutions, tailored to your individual needs. All delivered by a proven team of Florida's leading banking professionals who have teamed up to build Florida's bank. And, as a client, you can expect direct access to the top executives and owners of the company.

Banking professionals that are a breed apart.

At American Momentum Bank, our team of banking professionals understands what it takes to get things done and how to help you achieve your goals. We've equipped them with the power and autonomy to provide solutions to your personal and professional banking needs. We have the strength to offer you a full-range of options, from business banking to commercial real estate solutions to the complete spectrum of personal financial services. Your banking starts with your personal Relationship Manager; a seasoned banker selected to know your interests, needs and goals. But more importantly, they are there to be your one point of contact for all your financial needs. Cutting the red tape. Getting things done.

American Momentum Bank is structured for your convenience.

Rather than adapting the tired, existing infrastructure found throughout Florida banking, American Momentum has assembled the industry's most advanced banking technology – from the ground up – letting you bank where you want, whenever you want. At the office. Online. At home. It's your choice. Gone are the days of standing in line at the bank.

It's not about us. It's about you.

Without loyal clients no bank thrives. That's why our associates are personally committed to putting you first. And we put that commitment into action every day. The result? You get faster, more efficient service with more attention to detail, and the solutions you need to get things done. Why? Our goal is to serve you for a lifetime.



AMERICAN
MOMENTUM BANK

BUILDING FLORIDA'S BANK™



A new Florida landmark.



AMERICAN  MOMENTUM BANK
BUILDING FLORIDA'S BANK™



GAINING MOMENTUM IN FLORIDA

Dignified and stately in flight, the Sandhill Crane also moves with grace and agility on land. Extensive conservation measures have been taken on its behalf, resulting in the species' steady recovery throughout peninsular Florida.

Our story begins right here **IN FLORIDA.**

American Momentum is a new class of bank built on a solid foundation.

With the largest start-up equity of any financial institution in state history, we're structured to respond to the needs of Florida's unique markets.

Key to this responsiveness is the American Momentum Relationship Manager. We've carefully selected banking professionals with the experience to make the best decisions for your financial success. Your Relationship Manager will oversee every aspect of your business with us, tailoring your financial plan from our vast array of products and services.

So let's get started on your financial goals. We will show you how our local insight and tailored solutions are changing the landscape of Florida banking.

GUIDING THE WAY



The Boca Grande Lighthouse in Southwest Florida has guided visitors into Charlotte Harbor since 1890.

■ Building Florida's Bank from the ground up.



Starting with a blank slate, a clear vision and \$ 100 million in capitalization, we have built a bank ideally suited for Floridians. This solid foundation gives us the strength to offer a full range of options, a wealth of banking experience and new ways to propel your financial interests forward. Equally important, our local heritage and knowledge of Florida markets makes us uniquely qualified to tailor products and services to your individual needs.

■ We're structured for your convenience.



Rather than adapting existing infrastructures to new banking methods, our state-of-the-art technology allows you to bank whenever you want, from wherever you want. The result is fast, efficient service with attention to detail and the unique ability to structure products around your needs.

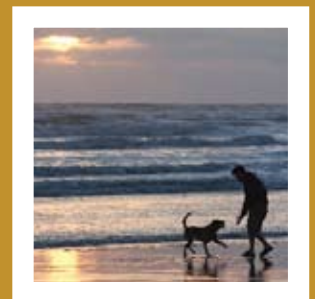
■ Meet the architects of your financial solutions.

Our team of knowledgeable professionals are empowered with the products, services and autonomy to structure personalized business and individual banking solutions. Your Relationship Manager will partner with you to develop a tailor-made plan to support your professional success and personal wealth.



■ The cornerstone of everything we do.

American Momentum is a bank with a steadfast commitment to high ethical standards. Ours is an organization in which honesty and integrity are just as important as products and services. Putting the client first is more than a philosophy at American Momentum Bank. It's a commitment that our associates put into action every single day. And we are firmly committed to exceeding expectations, as our goal is to retain your relationship for a lifetime.



Solutions as Unique as Your Needs.

Your Relationship Manager will tailor-make a financial package to meet your specific banking needs. From personal checking and savings accounts to business services like remote deposit and commercial real estate solutions, we offer everything you'll find at the big banks — with the attention you expect from a true financial partner.

PERSONAL CHECKING SOLUTIONS

- Preferred Relationship Checking
- Momentum Interest Checking
- Momentum Classic Checking
- Visa® Check Card
- Momentum Connect Online Banking & Bill Pay

MONEY MARKET AND SAVINGS SOLUTIONS

- Premier Money Market
- Momentum Money Market
- Retirement Planning
- Classic Savings Solution
- Momentum Incentive Savings
- Certificates of Deposit

PERSONAL LOANS AND LINES OF CREDIT

- Premier Line of Credit
- Home Equity Fixed Rate/Fixed Term Loan
- Preferred Line of Credit for Overdraft Protection
- Equity Line of Credit
- Residential Loan Solutions
- Auto Loans
- Certificate of Deposit Loans
- Interest-Only Land Loans

BUSINESS AND PROFESSIONAL SOLUTIONS

- Momentum Business Checking
- Fully Analyzed Commercial Checking with Online Banking
- Momentum Non-Profit Checking
- Treasury Management Solutions
- Remote Deposit Solutions
- Escrow Advantage
- Merchant Services
- Premier Commercial Money Market
- Momentum Commercial Money Market
- Momentum Business Savings
- Business and Professional Credit Card
- Lines of Credit
- Equipment Loans
- Commercial Real Estate Loans
- Owner-occupied and Investor-owned Properties

COMMERCIAL BANKING SOLUTIONS

- Treasury Management Solutions
- Lines of Credit
- Term Loans
- Commercial Real Estate Construction Loans
- Commercial Real Estate Solutions
- Investor-owned Properties
- Syndicated Loan Structures as Lead Bank
- Letters of Credit
- International Services

Board of Directors and Senior Management

The American Momentum senior management team combines years of experience in the Florida market with diverse, in depth banking expertise. With a steadfast commitment to client relations, product development and service delivery, we have created a truly relationship focused bank to provide unique personal, business and commercial banking solutions for Floridians.

Further guiding our growth and development is an outstanding Board of Directors, leaders in their own industries and communities throughout the state. Their commitment to this new enterprise and our business strategy speaks volumes about the sound banking principles and exceptional financial solutions that are the basis of American Momentum Bank.

BOARD OF DIRECTORS



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Chairman & CEO
American
Momentum Bank



Phil Adams, President
Phil Adams Company



Lee E. Arnold, Jr.
Chairman & CEO
Colliers Arnold



Dick J. Batchelor
President
Dick Batchelor
Management Group



Sam A. Davis, II
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American
Momentum Bank



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Connie Mack, III
United States
Senator, retired



John R. Mills
VP / Florida Regional
Manager
Brasfield & Gorrie,
retired



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Chairman & CEO
Epoch Properties



Ambassador
Mel Sembler
Chairman
The Sembler Company



Allen S. Weiss, MD
President & CEO
Naples Community
Healthcare System



James L. Wolfe
President
The Adam
Corporation/Group

SENIOR MANAGEMENT



Donald A. Adam
Chairman of the
Board and CEO



Sam A. Davis, II
President / Chief
Operating Officer



John D. Clark
President, Southwest
Florida Region



Michael S. Crowe
President, Tampa Bay
Region / Chief Lending
Officer



William R. Falzone
Executive Vice
President / Chief
Financial Officer



Rita J. Lowman
President, Sarasota
Region / Chief
Administrative Officer



John M. Thompson
Executive Vice
President / Chief
Credit Officer



Eric K. Waldron
President, Central
Florida Region



SEEING THE BIG PICTURE



With the greatest resources ever assembled for a new Florida bank, American Momentum offers the vision, talent and strength to help you today, and carry you into the future.

Where you need us. When you need us.

Our new ways of doing business almost make traditional locations a thing of the past. But when you need us, face-to-face, we'll be there. Of course, with a name like Momentum, we're constantly growing to be in all the places convenient to you.

So give us a call. Come in. Get to know us. And discover a whole new way of banking in Florida.

americanmomentum.com



AMERICAN
MOMENTUM BANK

BUILDING FLORIDA'S BANK™