

**CF BANCSHARES, INC.
AND
CITIZENS FEDERAL SAVINGS BANK OF PORT ST. JOE**

Board of Directors

Frank Hannon, (Chairman of the Board)
W.W. Barrier, Jr. ✓
Charles Costin ✓
Greg Johnson ✓

Dwight Marshall, Jr. ✓
David B. May
Forest A. Revell ✓
C.G. Costin, Sr. (Director Emeritus) ✓

CF BANCSHARES

Officers

Greg Johnson
Charles Costin
David B. May

President
Corporate Secretary
Treasurer

CITIZENS FEDERAL

Officers

Greg Johnson
Charles Costin
Veralyn Lewter
David B. May
Kathy Leibold
Ranza Cox
Hiram Nix
Faye Tarantino
Michelle Corbell

President, Chief Executive Officer and Chief Financial Officer
Corporate Secretary
Assistant Secretary
Treasurer
Vice President - Controllor
Assistant Vice President - Lending
Assistant Vice President - Operations
Branch Manager - Apalachicola Branch
Branch Manager - Mexico Beach Branch

Putting You First