



fast facts

How is First Green Bank (IO) different from other banks?

First Green Bank (IO) is a regulated commercial bank similar to other commercial banks. Our progressive approach to the community and the earth set us apart from other banks. We believe leading by example will help us achieve success by attracting additional investors, depositors, and clients.

FGB (IO) is the first bank of its kind to promote positive environmental and social responsibility while operating as a traditional bank providing excellent service to investors and clients. FGB will encourage green building by offering lower interest rates for commercial projects that meet green building certification defined by the U.S. Green Building Council's LEED standards. Gold and Platinum-certified projects will qualify for the lowest interest rates to motivate commercial developers to build green while making it possible to realize increased profits. FGB will also offer special incentives to employees who meet green lifestyle housing and living standards. FGB will require loan officers to be LEED Accredited Professionals in order to better assist clients and will cover the cost for and offer salary increases to all employees who attain LEED Professional Accreditation. Additionally, FGB will provide zero interest loans to employees who buy automobiles that exceed 30 miles per gallon, and will offer paid sabbaticals to employees who engage in environmentally responsible projects. FGB will also provide green building expertise, networking, and product resources through its Web site and staff so clients have all the necessary tools available to help ensure successful green building projects.

What is First Green Bank's mission?

We want to motivate America's businesses to deliver more than healthy financial returns; we want to motivate them to broaden their missions to include goals that will ensure a sustainable, healthy environment. By promoting green building and sustainability through our Bank and employees, we can help other businesses realize the value in doing the same.

When and where will First Green Bank (IO) open for business?

Opening is targeted for the first quarter of 2009. Temporary quarters will be in Eustis, Florida. Our permanent LEED-certified building will be constructed nearby on Hwy 441.

Will First Green Bank offer standard checking and savings accounts like other banks?

Yes but with a difference. All of our accounts will be free with no service charge—and they will be set up and encouraged to be paperless with statements delivered electronically. We may encourage going paperless by making a contribution to an environmental non-profit organization on behalf of the customer, for each paperless account.

Are First Green Bank (IO) accounts FDIC insured, and is the Bank regulated by the state or federal government?

Yes, First Green Bank accounts are fully FDIC insured. The Bank will be regulated by both state and federal agencies. We will have a State of Florida charter, referred to as a State Charter. Banks are audited by the State and FDIC and are subject to other regulatory regulations by bodies such as the Securities and Exchange Commission (SEC).

Is First Green Bank's (IO) specialization commercial loans or residential loans and what types of loans does FGB offer?

FGB will specialize in commercial loans, but we will provide a full service residential department as well. We offer commercial real estate loans, development loans, builder loans, commercial lines of credit, residential construction and permanent loans, and consumer loans of all types including auto, home equity, personal lines of credit, etc.

Am I required to do green building or conservation projects if do business with First Green Bank (IO)?

No, but we will encourage you to do so, and we'll demonstrate the economic benefits for the short and long term while helping to protect the environment.

Will First Green Bank (IO) offer extended banking hours and online banking?

Yes. We will offer extended lobby hours and extended drive-through hours, as well as Saturday hours, in addition to online banking capabilities.

What types of deposit accounts will First Green Bank (IO) offer?

We will offer personal and business checking accounts, CD's, savings, interest checking and money market accounts.

Is First Green Bank's (IO) own building a "green" building and will future locations be green certified?

Our buildings will meet a minimum certification level of LEED Gold, but our goal is to achieve Platinum.

What does it mean to do green building or to do a conservation-minded project?

Any project that provides a higher level of energy efficiency and water conservation than today's "typical" projects is in the realm. However, to ensure a building is truly efficient and maintained in an efficient manner, one of the industry rating standards should be used—such as the U.S. Green Building Council (USGBC) LEED standards. You can learn more about these standards at www.usgbc.org.

Where can I find out more information about First Green Bank (IO)?

Please visit us at www.firstgreenbank.com. Our Web site will be growing and evolving as we work through the organization processes, so please keep checking in for more developments and announcements.

for investors

Can I invest in First Green Bank (IO)?

Yes, there is a public offering through December 31, 2008. Please contact First Green Bank (IO) at 352.483.9100 for more information.

Is First Green Bank (IO) a local, regional or national bank?

First Green Bank (IO) is a local bank. The industry considers it a community bank.

Is there information available on the board of directors and their backgrounds?

Yes. Please visit www.firstgreenbank.com or contact us by phone or email.

Who are the members of the Board of Directors for First Green Bank (IO)?

Scott M. Ales, Shannon McLin Carlyle, Joel C. Hunter, C. Michael LaRoe, Kenneth E. LaRoe, John D. Schmid, and Randall E. Strode. For more information on our directors, please see the director profiles at www.firstgreenbank.com.

What is the initial capitalization of First Green Bank (IO)?

It is \$15 million minimum, \$25 million maximum.

small business & commercial lending

Will First Green Bank (IO) service my commercial loan?

Yes, First Green Bank retains and services its commercial loans.

How much could I save by going green?

Here's an example: A green project with a \$4 million dollar loan that qualifies for a 1/2 percent discount would save approximately \$30,000 over 5 years, and more over a longer period. Additional savings can be realized through water savings, energy efficiency, and employee productivity gains. Energy use can typically be reduced from 30 to 50 percent and water consumption by 30 percent or more. A recent Department of Energy study shows employee productivity increases of up to 15% due to the improved indoor environmental quality. Higher quality buildings historically have shown lower vacancy rates and higher resale values as tenants prefer the enhanced comfort, health, and productivity for their employees.

What happens if I choose the green building program with a lower rate and then don't achieve certification as agreed?

The loan includes an agreement that if for some reason the green certification cannot be achieved, the loan will adjust to the original rate.

Where can I learn about green building and conservation-minded projects so I can determine my interest?

We will have experts on staff as well as an online resource catalog to provide to borrowers. You can also go to the U.S. Green Building Council's Web site www.usgbc.org.

Will FGB offer resources to guide me through a green building project?

Yes, we will have a resource catalog as well as a comprehensive referral network of professionals including contractors and consultants.

Will the money saved through a discounted loan typically offset any extra cost incurred from going green?

Yes. Our experience has been that even higher savings are realized over the long term through and lower energy and water use and higher employee productivity.