

BANKNOTES

A few words from BankFIRST

BankFIRST Celebrates 20 Years of Banking Excellence

It's time to celebrate! Raise a toast to the occasion – it's BankFIRST's 20th Anniversary! 20 years. Two decades. No matter which way you slice it, we couldn't be more pleased to share this significant milestone with our customers!

At BankFIRST, we realize that our 20th Anniversary is not just a span of years; but rather, the accomplishments, innovations, and influence that those years represent. Since 1989, we've provided the highest levels of quality service and banking excellence to our customers throughout Central

Florida, and now, we're setting the stage for the future.

Strength. Longevity. We know how important these traits are to a financial institution, and 20 years later, we want our customers to rest easy knowing that we'll be here to serve them for years to come.

Join us in the celebration, and stay tuned for Anniversary events scheduled at your local BankFIRST Financial Center location!



ATM Deposits Just Became Easier: Introducing “Intelligent Deposit”

Have you experienced our new Intelligent Deposit ATMs? With this “smart” technology, a deposit envelope is no longer required and all deposits made by 7 p.m. will post with today's business. These state-of-the-art ATMs, a first for any community bank in

the state of Florida, offer online, real-time processing, and user-friendly, step-by-step, touch screen instruction. Checks and cash are inserted directly into the machine, and, “Voilà!” - your receipt, including printed images of all of your scanned checks, is received and transaction completed. Visit one of our participating locations today in Apopka, Clermont, Sanford, Winter Garden, Winter Park, Melbourne, Titusville, and Viera/Suntree to discover how “smart” BankFIRST ATM banking can be.

ATM deposits just became easier.

No envelope required
Deposits made by 7 p.m. will post with today's business

3 X	\$1	\$3.00
1 X	\$5	\$5.00
1 X	\$10	\$10.00
1 X	\$20	\$20.00
TOTAL CASH		\$38.00

BankFIRST
Use to reference.

*Safe,
Sound and
Expanding*



I am sure that you have heard the discussions regarding the stability of the banking industry. The news lately has been full of reports regarding big bank stress testing, TARP capital, and bank failures. In that regard you may, as a BankFIRST client, rest easy knowing that we are financially strong and sound and will be here to serve your needs for many years to come. Our financial condition can be conveyed to you quite easily – BankFIRST is a very safe and

highly capitalized bank:

- Our tier-one capital ratio of 9.7% (without taking government TARP money) is almost double the FDIC “well capitalized” bank guideline of 5.0%.
- Our holding company, The BANKshares, Inc., has a tier one capital ratio of 11.7% and has millions of dollars of additional capital available for BankFIRST in the unlikely event that it is needed.
- We have aggressively built up our loan loss reserves to the point that today they cover our non-accruing loans by

over 100%.

- And lastly, we have the financial strength of our private equity major shareholders: Castle Creek Capital, San Diego, CA and CapGen, New York City, to provide additional capital should that become necessary.

All of this of course is the BankFIRST way – maintaining strong capital ratios to provide a safe and sound banking environment during uncertain economic times.

Sincerely,

Donald J. McGowan

President and CEO

Additional FDIC Insurance = Added Peace of Mind

At BankFIRST, your financial security is extremely important to us – that’s why we ensure that your deposits are covered to the maximum extent possible. As a supplement to the \$250,000 FDIC insurance provided to each depositor through 2013, we are participating in the Transaction Account Guarantee Program, which provides additional, fully guaranteed coverage for all non-interest bearing and NOW accounts for the entire amount in the account.

What does this mean for our customers? Under this program,

through December 31, 2009, all non-interest bearing accounts are fully guaranteed by the FDIC. This coverage is in addition to and separate from the coverage available under the FDIC’s general deposit insurance rules.

Security.
Peace of
mind. We’ve
got you

covered. For additional information, please contact your local BankFIRST Financial Center location today or visit us online at www.bankfirst.com.

Unlimited FDIC Insurance Coverage
Free on all Checking and NOW account balances through December 31, 2009!

FDIC BankFIRST

Enjoy the difference. www.bankfirst.com

An SBA Express Success Story

“The brainwave for Age Advantage Home Care Services came while I was enrolled in an MBA program. The classes focused on the baby boomer generation and how the population as a whole is aging. My grandmother, who was a constant source of inspiration to me, had a caregiver part-time in her home. I thought, some of this growing aging population will need help sooner than others. Baby Boomers will retire and want second part-time jobs doing something meaningful – helping people.

Why not create a company who can match people up?

Upon researching the concept, I realized that I was not the first to come up

with such a brilliant business plan. Home Care is on the rise and several franchises are sprouting up around the country. I decided to go for it! I mortgaged the house and ran up every credit card we owned in order to become the second franchise in the nation for Age Advantage Home Care Services. The first year in business was the scariest of my life.

Ironically, I had learned during the course of my MBA program that 90% of businesses fail because they run out of working capital. Eight months into my first year, I ran out of working capital. Luckily, BankFIRST was willing to take a chance by providing additional funds through an SBA loan in order to get me through the first year and on my way toward success.

Age Advantage is an alternative to assisted living or a nursing home. We care for seniors who wish to remain independent in their homes. Our staff consists of very caring, expertly screened, experienced caregivers who can assist with bathing and toileting as well as household chores or transportation. This October will be two years since our doors opened, on my grandmother’s birthday, in her memory.

Thank you, BankFIRST for believing in me! You have me as a customer for life because of your friendly staff who helped me when I needed it the most.”

Jennifer Campbell, Owner



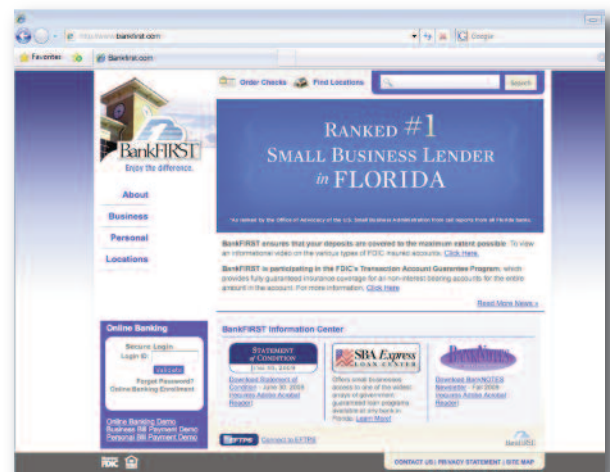
BankFIRST Online: A World of Information at your Fingertips

Have you visited www.bankfirst.com recently? If so, you may have noticed an “extreme makeover” of sorts. To better serve you, we’ve consolidated services, mixed in cutting-edge products, and added an internal Google search feature (among other improvements). If you ask us, that’s the recipe for a user-friendly online resource, providing you with a world of information at your fingertips!

Whether uncovering more information on Quicken Direct Connect or Positive Pay, or viewing our online banking and bill payment demos, you

can learn more about BankFIRST with the click of your mouse, 24 hours a day, 7 days a week. Searching for details on a specific topic? Simply type your keyword in the search field, and you’re well on your way to researching exact matches to your request. It’s that simple!

We hope you’ll enjoy the website’s new “look” – we think it looks simply “mahvelous, dahling!” Be sure to check out BankFIRST online today, and if you’ve yet to enroll for



E-services, contact your local Financial Center location, and we’ll ensure that you’re up and running – pronto!

10 Year Anniversaries

- *Thomas P. Abelmann, Senior EVP / COO / CFO*
- *Maria Ellis, Vice President / Business Development / Business Solutions Officer*
- *Jeri Dean, Winter Garden Client Relationship Specialist*
- *Jacquelyn Coval, Eustis Vice President / Client Relationship Manager*



Thomas P. Abelmann with ▲ BankFIRST Chairman, James T. Barnes, Jr.



▲ Anne Kelley Fray, Senior EVP and Chief Credit Officer, Donald J. McGowan, President and CEO, and Maria Ellis.



▲ Jacquelyn Coval and Tom Popieski, Eustis Area President.

Julie Kleffel, SVP, June Torres, VP / Winter Garden Client Relationship Manager, Jeri Dean, and Lauren Parrish, VP. ▼



Accomplishments



▲ (l to r) Congratulations to Brenda Petersen, VP and Jennifer Denny, Controller, on receiving their BA degrees, and Julie Kleffel, SVP for graduating from Stonier Graduate School of Banking.

BankFIRST VP / Brevard County Executive, Gil Russell Crosses the Finish Line for a Great Cause

How well do you know Gil Russell, BankFIRST's VP / South Brevard Executive? Well, banking isn't his only forté – he's our resident "Marathon Man" – having recently completed the Rock 'N Roll Marathon in Seattle on June 27, 2009.

In 2008, Gil became involved with The Leukemia & Lymphoma Society through Team in Training. (These two organizations came together over 20 years ago to raise money for blood cancer research and treatment through participation in major endurance events around the world.) "Team in Training provided me with the physical training and motivation to complete my first

marathon event in San Diego in June 2008 and my second in 2009," Gil said. "Both of these events required over 16 weeks of scheduled physical training, and in order to participate and complete these events, I also met an individual fundraising goal of \$3,800 for San Diego and \$5,200 for Seattle. I am proud to report that I have met and surpassed my fundraising goals each year."



Member FDIC • Equal Opportunity Lender
Winter Park, Florida • www.bankfirst.com

Gil has been employed with BankFIRST since June 2001, and his banking career spans nearly 30 years. In addition to "running to the finish," he is also actively involved with the Melbourne Palm Bay Area Chamber of Commerce, where he has served regularly on the Board of Directors since 1999. He is a longtime Central Florida resident, and has resided with his family in Brevard County since 1990. Way to go, Gil – we couldn't be more proud of your accomplishments!

