REVOCABLE PROXY FIRST CITRUS BANCORPORATION, INC. SPECIAL MEETING OF SHAREHOLDERS

The undersigned shareholder hereby appoints Michael Adcock and John M. Barrett, and each of them with full power of substitution, my true and lawful attorneys-in-fact and proxies to represent the undersigned and to vote, as designated below, all the shares of common stock of First Citrus Bancorporation, Inc. (the "Company") which the undersigned would be entitled to vote at the Special Meeting of Shareholders of the Company to be held at 8:00 a.m., local time, on August 4, 2022 at 10824 N. Dale Mabry Highway, Tampa, Florida 33618 and at any adjournments or postponements thereof, on all matters coming before the meeting.

This proxy, when properly executed, will be voted in the manner directed herein by the undersigned shareholder. If no direction is made, this proxy will be voted FOR the Merger Proposal, the approval of the Restated Articles, and the Adjournment Proposal. In addition, this proxy will be voted at the discretion of the proxy holder(s) upon any other matter which may properly come before the Special Meeting or any adjournment or postponement thereof.

THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE FOLLOWING PROPOSALS.

PLEASE MARK, SIGN BELOW, DATE AND RETURN BEFORE AUGUST 4, 2022 IN THE ENVELOPE FURNISHED.

1.	To approve the	Merger Proposal	as described in the acc	ompanying Proxy Statement.

□ FOR □	AGAINST 🗆	ABSTAIN
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2. To approve the Restated Articles as described in the accompanying Proxy Statement.

		AGAINST		ABSTAIN
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3. To approve the Adjournment Proposal as described in the accompanying Proxy Statement.

🗆 FOR 🗆 AGAINST 🗆 ABSTAIN

4. The proxies are authorized to vote upon such other matters as may properly come before the meeting.

□ Please mark here if you intend to attend the 2022 Special Meeting of Shareholders.

Signature

Signature if held jointly

Dated

When shares are held by joint owners, both should sign. When signing as attorney, executor, administrator, trustee or guardian, please give full title as such. If a corporation, please sign full corporate name by duly authorized officer. If a partnership, please sign partnership name by an authorized person.

Voting Instructions

You may vote your proxy in the following ways:

- [∽][⊕] Via Internet:
 - [√][⊕] Login to www.annualgeneralmeetings.com/firstcitrus
 - Carter your control number (12-digit number located below)

🖃 Via Mail:

Pacific Stock Transfer Company 6725 Via Austi Parkway Suite 300 Las Vegas, Nevada 89119

CONTROL NUMBER

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., Eastern Daylight Time,

on August 3, 2022.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.