

Garrett S. Richter serves as President, CEO and Director of First Florida Integrity Bank. Mr. Richter has also served as President and Director for TGR Financial, Inc. since its formation in 2012, and in the same capacity for First National Bank of the Gulf Coast (in organization), now known as First Florida Integrity Bank, since 2007.

Mr. Richter was a founder and former President and CEO of First National Bank of Florida, which was acquired in 2005 by Fifth Third Bancorp. In addition, he was a founding director and organizer of First National Bank of Naples, where he served as President and CEO of the company prior to its affiliation with F.N.B. Corporation in 1997. Mr. Richter began his banking career in 1969 with Mellon Bank.

Mr. Richter served as the President Pro Tempore of the Florida Senate from 2012 to 2016. He completed his final term as a Florida State Senator in November 2016. During his tenure in the Florida Senate, Mr. Richter was chairman of the Senate Banking and Insurance Committee, chairman of the Senate Committee on Gaming and chairman of the Senate Committee on Ethics and Elections. He also served as chairman of the Florida Defense Task Force and the Public Service Commission Nominating committee. Additionally, he served on the Appropriations and Rules committees along with a number of other policy related committees.

In 2016, the Florida Bankers Association named Mr. Richter the Banker of the Year, Junior Achievement selected him as one of their entrepreneurial laureates and the Boy Scouts of SW Florida selected him as a citizen of the year.

Mr. Richter was recently elected as a director of FHLBank Atlanta and will begin his four-year term on January 1, 2019. He is a founding trustee of the Quest for Success program that focuses on improving the life of a child through education, and is a board member of the Greater Naples Chamber of Commerce as well as the chairman of the Chamber's Policy Committee. He also serves on the Chamber's Sustainable Funding Steering Committee. He is an alumni and past Board of Regents member for Leadership Florida and past chairman of Leadership Collier.

Mr. Richter served with the 75th Ranger Company in Vietnam. In 1971 he was awarded the Combat Infantry Badge, a Bronze Star and the Vietnamese Cross of Gallantry.

Mr. Richter is a graduate of the University of Pittsburgh and the Graduate School of Banking at Madison, Wisconsin. He previously lectured at LSU Graduate School of Banking and the Florida School of Banking at the University of Florida.